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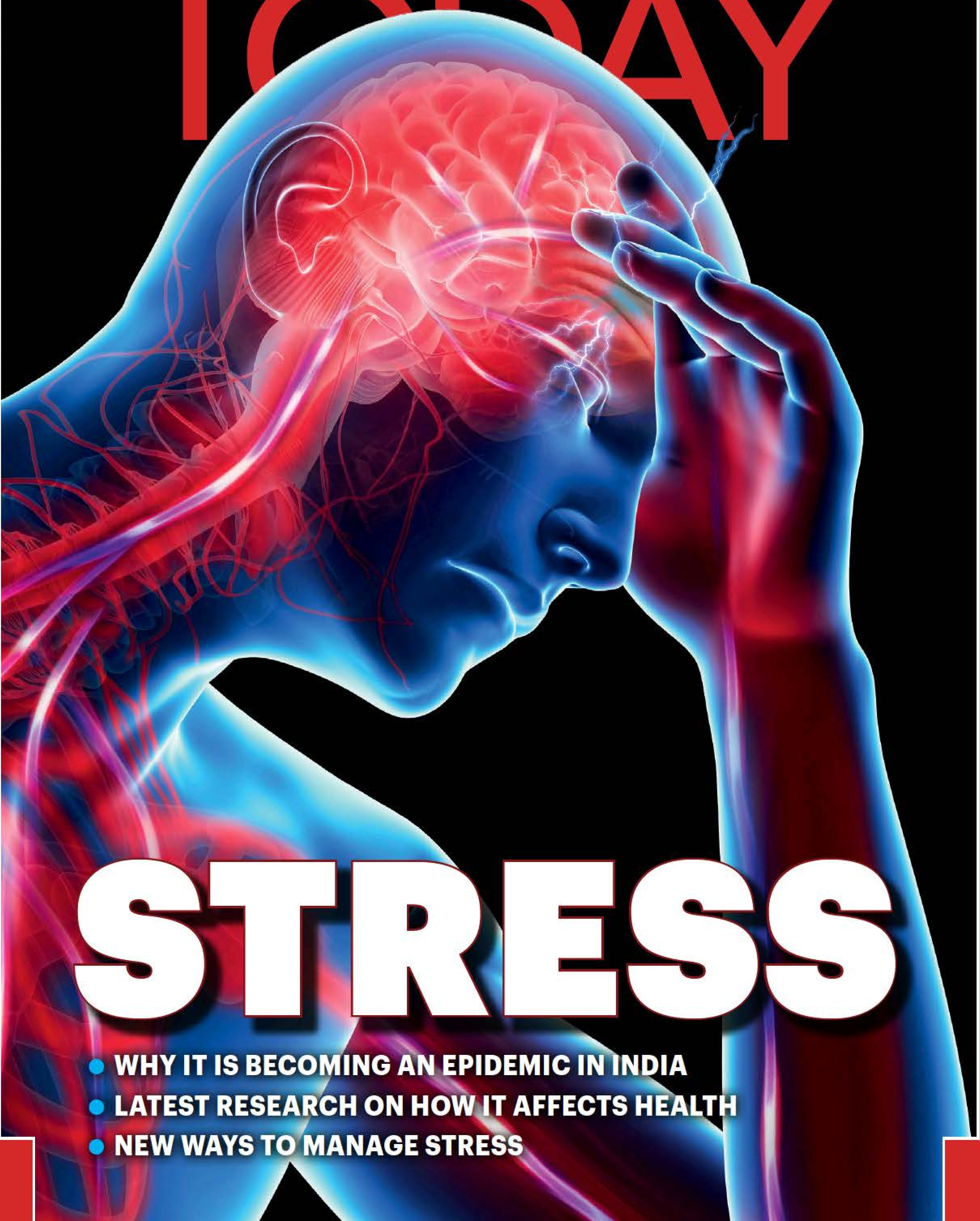
INDIA TODAY



STRESS

- WHY IT IS BECOMING AN EPIDEMIC IN INDIA
- LATEST RESEARCH ON HOW IT AFFECTS HEALTH
- NEW WAYS TO MANAGE STRESS

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Dr. J C Chaudhry
World Renowned Numerologist

International Numerology Forum

A Global Platform for the Benefit of Mankind

International Numerology Forum is an initiative of **Dr. J C Chaudhry**, a globally revered Numerologist to help mankind know the **"Power of Numbers."**

Dr. J C Chaudhry established the International Numerology Forum (INF) on 18th November 2021, which also happens to be his birthday. He discovered 18th November to be his actual Date of Birth through Numerology.

International Numerology Forum is the noble initiative of Dr. J C Chaudhry to bring all the global numerologists at one platform to share Numerology knowledge and help mankind live a comfortable life with the help of Numbers.

The mission of establishing the International Numerology Forum (INF) is to help mankind discover the miraculous benefits of Numerology and how numbers can bring peace into the world. The Forum's prime objective is to educate people on the role of Numbers in problem-solving and betterment of life. Thus, it would not be wrong to say that International Numerology Forum (INF) is a universal initiative aimed at the welfare of mankind.

This year on 18th November 2022, the 1st Meet of the International Numerology Forum was organized by Chaudhry Nummero Private Limited. Different numerologists of the world namely, Ms. Kathy Bernstein from USA; Mr. Michael West from USA; Ms. Tameera from Australia; Ms. Allison Rose from Australia; Pari Sagar from UAE; Dr. J C Chaudhry from Delhi (India); Mr. Amreesh Saxena from Greater Noida, Uttar Pradesh (India); Mr. Govind Vedaprakash Shandilya from Bangalore, Karnataka (India); Ms Ddeepa Bajaj from Ghaziabad, Uttar Pradesh (India); Mr. Mudigonda Gopikrishna from Hyderabad, Telangana (India); Mr. Pradiep Siingla from Jaipur, Rajasthan (India); Mr. Abhinandan Kumar from Delhi (India); Ms. Ankkita Siingla from Jaipur, Rajasthan (India); gave their presentations online/offline and tried to bring something concrete for the global betterment of mankind.

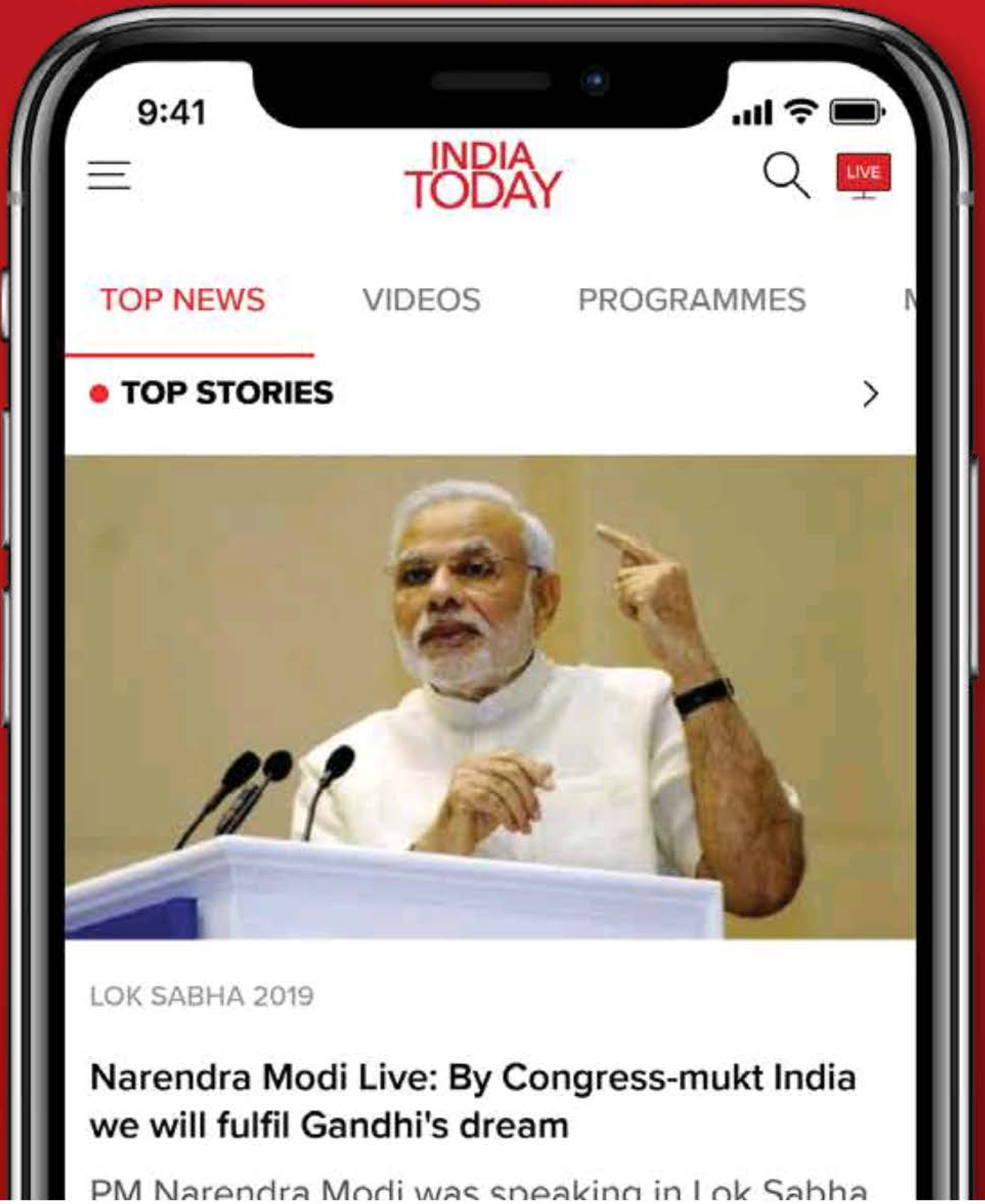
The sharing of information among numerologists will help mankind learn more about this science and many ways this science can help enhance our life. The idea of Universal Numerology Predictive Calculation (UNPC) was floated by Dr. J C Chaudhry as a thought put for numerologists to think over it and take it forward in the forthcoming Forum meetings in 2023.

With the establishment of the International Numerology Forum by Dr. J C Chaudhry, a new chapter for global benefit has been added to the history of this science.

INDIA TODAY

BREAKING NEWS

JUST A TAP AWAY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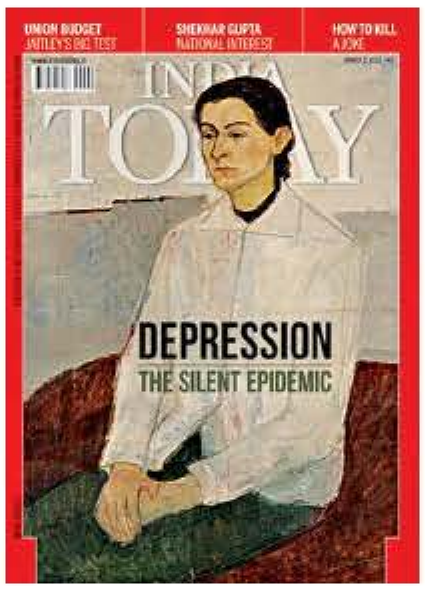
FROM THE
EDITOR-IN-CHIEF

Stress, as a factor impacting health, has been around for long in our lexicon. But it was till recently seen only as a minor player among an array of more ominous physiological factors that caused major illnesses. That perception has changed, and quite radically, with new scientific studies showing that stress could be the mother of all ailments. It is now seen as a fundamental disorder of our mental and physical metabolism that has a debilitating and potentially lethal effect—as a causative factor for heart attacks, hypertension, cancer, brain stroke, diabetes, liver cirrhosis, obesity, osteoporosis, infertility, depression and even suicide. Indeed, the World Health Organization has responded to this by declaring stress to be the "health epidemic of the 21st century".

In the US and other advanced nations, stress has already been recognised as a major disorder. The American Institute of Stress recently estimated that about 75-90 per cent of all doctor visits are for stress-related problems. India, too, is now falling victim to this silent killer. A December 2020 study of 10,000 Indians conducted by The Centre of Healing in Delhi found that 74 per cent Indians suffered from stress, while 88 per cent reported anxiety—a related effect with many overlaps. The data also showed that nearly 70 per cent stress therapists documented an increase in the number of patient visits; 55 per cent said there had been an increase in first-time clients after the Covid-19 pandemic. "The pandemic has increased stress and we are finding that stress has a greater impact on health than previously seen," says Dr Ashok Seth, chairman, Fortis Escorts Heart Institute. "There is an uptick in sudden heart attacks, for example, with stress being a significant contributing factor." Another study of 41,600 professionals in 13 countries by Oracle and Workplace Intelligence in October 2021 found Indian professionals to be the most stressed at the workplace—with 91 per cent of the 1,100 respondents saying they were highly stressed out by work-life situations compared to a global average of 80 per cent.



March 2, 2015

How did we go from seeing stress as an occasional outbreak of anxiety or even panic to thinking of it as a fundamental and structural factor in our lives, colouring everything, and contributing to all manner of ailments? It's quite simply the more microscopic understanding of bodily processes that modern biological sciences continue to grant to us. Senior Associate Editor Sonali Acharjee, who wrote this week's cover story, spoke to a range of researchers and therapists to understand the phenomenon to its fullest extent. It meant taking a deep dive into the science behind how our body handles stress.

The normal functioning of stress is, in fact, what allows us to survive and thrive. Every perception of a threat or an impending adverse event is meant to trigger what is called a fight-or-flight syndrome. It sets off a chain of neural-hormonal reactions that gives us a bionic burst of energy, heightened pulse, sweating, and the muscles involved in running getting into a hyperactive zone to enable us to meet the challenge. The alarm is only one end of its typical functional spectrum. Stress also allows us to respond positively to challenges by being alert, focused and thus productive—a virtuous territory known as 'eustress'.

Some obvious stressful situations are losing a loved one, disease, natural calamities, war or any conflict that poses a consistently clear and present danger to life. However, the problem is that contemporary life has added many more triggers to the usual ones. Some may seem mundane: the everyday stress of commuting on crowded trains or navigating peak-hour jams, including the increasing noise pollution. Then there is economic stress, including job insecurity, long working hours, layoffs, and paying off financial debt. Ever so often, these triggers hunt in packs and keep individuals on edge all the time, leading to what is known as chronic stress.

Researchers worldwide, including in India, have begun to understand why chronic stress is so harmful. The endocrine system controls the physical impact of stress, particularly the hypothalamus-pituitary-adrenal axis in our body. When the brain senses a threat, it stimulates the hypothalamus to secrete hormones acting like chemical messengers to activate the adrenal glands above our kidneys. The adrenal glands respond by releasing the stress hormone—cortisol—which then powers up our body's in-built flight-or-fight response. After the threat is over, its levels are meant to drop in the bloodstream.

In normal circumstances, this process is responsible for protecting our bodies against acute stressful situations. But under prolonged stress, the natural thermostat that turns off the secretion of cortisol malfunctions and our body remains heated up with chemicals to combat everyday stress. "When cortisol was first discovered, it was a breakthrough," says Delhi-based neurologist Dr P.N. Renjen. "But we soon realised steroids are a double-edged sword. If you have too much of them in your body, instead of protecting you, they start to do the opposite because they become inflammatory when given in excess. Too much cortisol is now seen as a precursor to several neurological diseases, among other ailments."

Fortunately, new research is also shedding fresh light on how to manage stress. No longer are medicines and therapy the only, or the first, answer. From crystal healing to meditation, ***pranayama*** to walking, building a positive social network to journal-keeping, gardening to doing jigsaw puzzles—doctors now advise patients on various innovative ways to reduce stress and relax. All these are designed to make individuals look for solutions rather than get locked into an automated stress response when confronted with challenges. Also in our cover story are some of these tips on managing stress and leading a healthy life. Read and Relax.

(Aroon Purie)

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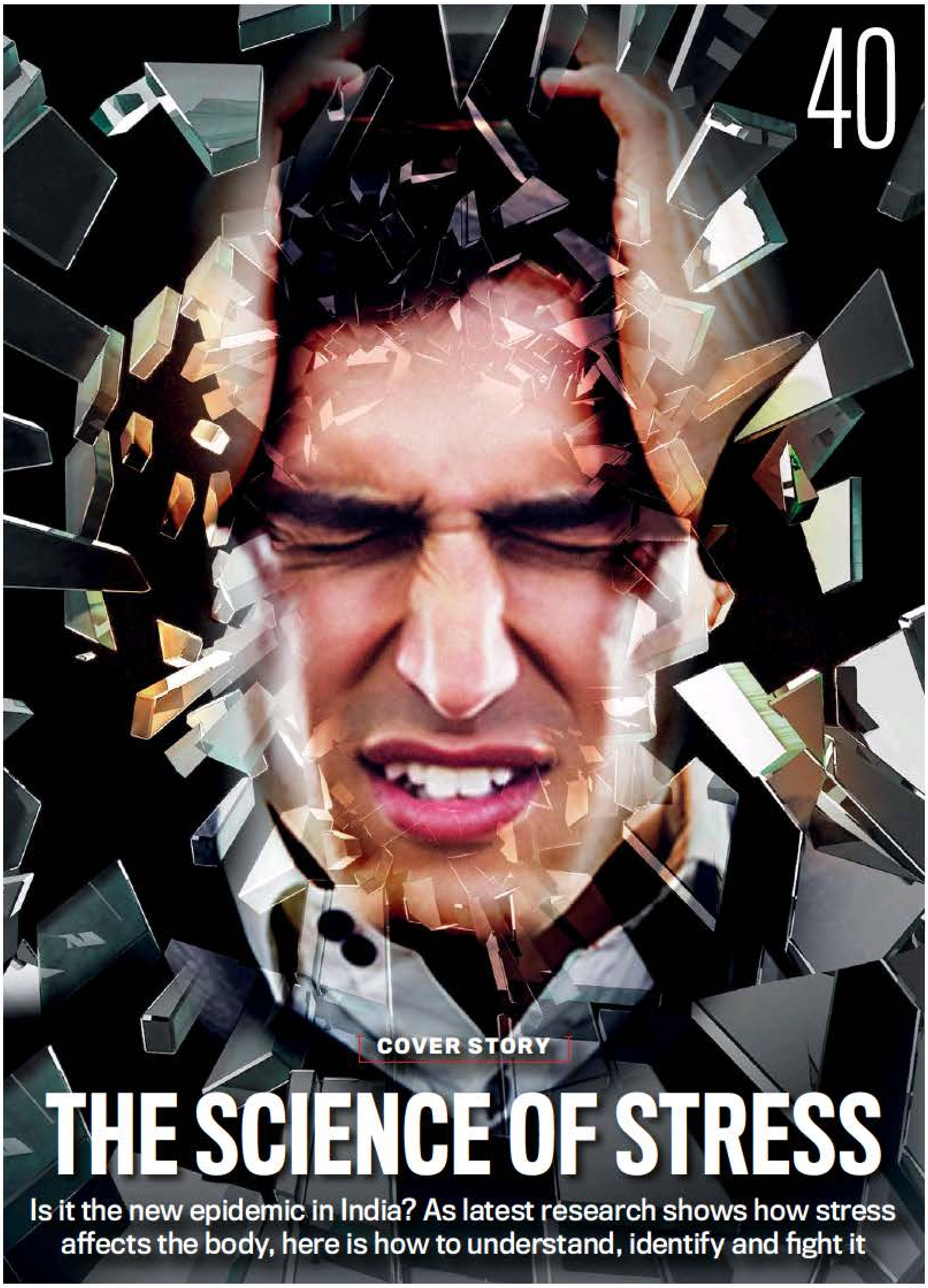

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COVER STORY

THE SCIENCE OF STRESS

Is it the new epidemic in India? As latest research shows how stress affects the body, here is how to understand, identify and fight it

Photo Illustration by NILANJAN DAS

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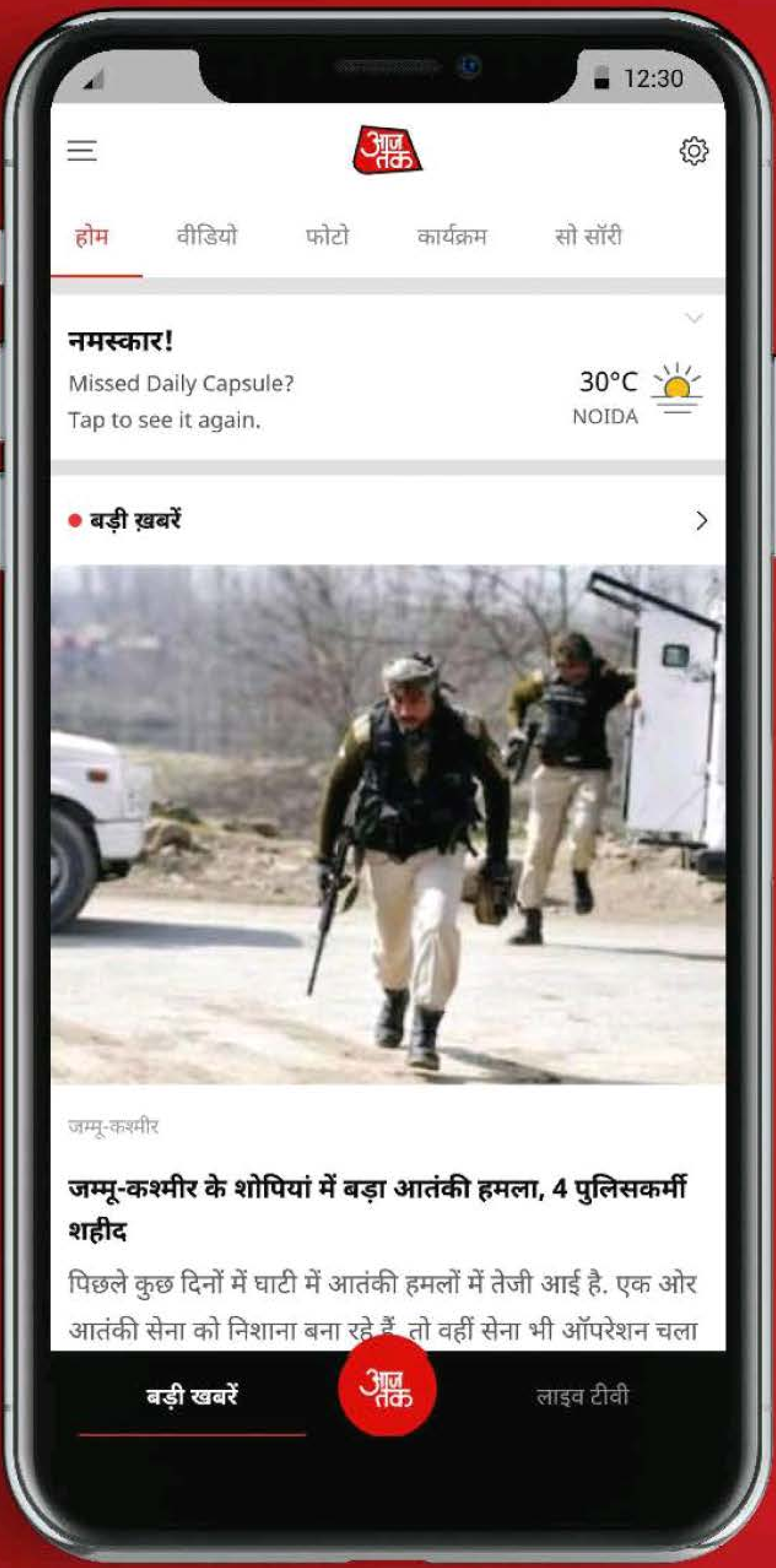
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पिछले कुछ दिनों में घाटी में आतंकी हमलों में तेजी आई है. एक ओर आतंकी सेना को निशाना बना रहे हैं, तो वहीं सेना भी ऑपरेशन चला

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By M.G. Arun

Food inflation, driven by higher prices of cereal and milk, still remains relatively high https://bit.ly/3Gg6PcC

SPOTLIGHT: Why Stalin opposes Supreme Court nod for 10 per cent EWS quota

By Amarnath K. Menon

The Tamil Nadu CM and his party, the DMK, consider the EWS quota arbitrary and exclusionary and are looking to mobilise political parties on the issue https://bit.ly/3gddObB

FROM THE STATES: Why Khatauli bypoll in UP promises to be a hot contest

By Prashant Srivastava

Challenger RLD is looking to wrest the assembly seat from the BJP as a build-up to winning the Muzaffarnagar Lok Sabha seat in 2024 https://bit.ly/3AjqVPg

CHANDRADEEP KUMAR

HEALTH: How to maintain optimum Vitamin D levels during winter

By Sonali Acharjee

Winter air pollution blocks out the sun, our biggest source of Vitamin D. How can we overcome this and maintain bone health? https://bit.ly/3UKKMzg

THE GOOD NEWS: How Kerala researchers discovered a new honey bee species after a gap of 224 years

By Jeemon Jacob

The bee species found in the Western Ghats has been named 'Apis Karinjodian'. The last discovery of a honey bee species in India was in 1798 https://bit.ly/3EC4sQ3

FROM THE INDIA TODAY ARCHIVES (1977)

Zeenat Aman: Body, soul and the box-office

By Vir Sanghvi

Discussions about Zeenat Aman often centre on how close she got to the 'top female star' position in Bollywood. It ignores the fact that even making it to No. 2 was no mean achievement https://bit.ly/3hOKYik

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NATIONAL
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FIFA WORLDCUP QATAR 2022
GROUP AND MATCH SCHEDULE

Group A	Group B
Qatar	England
Ecuador	IR Iran
Senegal	USA
Netherlands	Wales

Group E	Group F
Spain	Belgium
Costa Rica	Canada
Germany	Morocco
Japan	Croatia

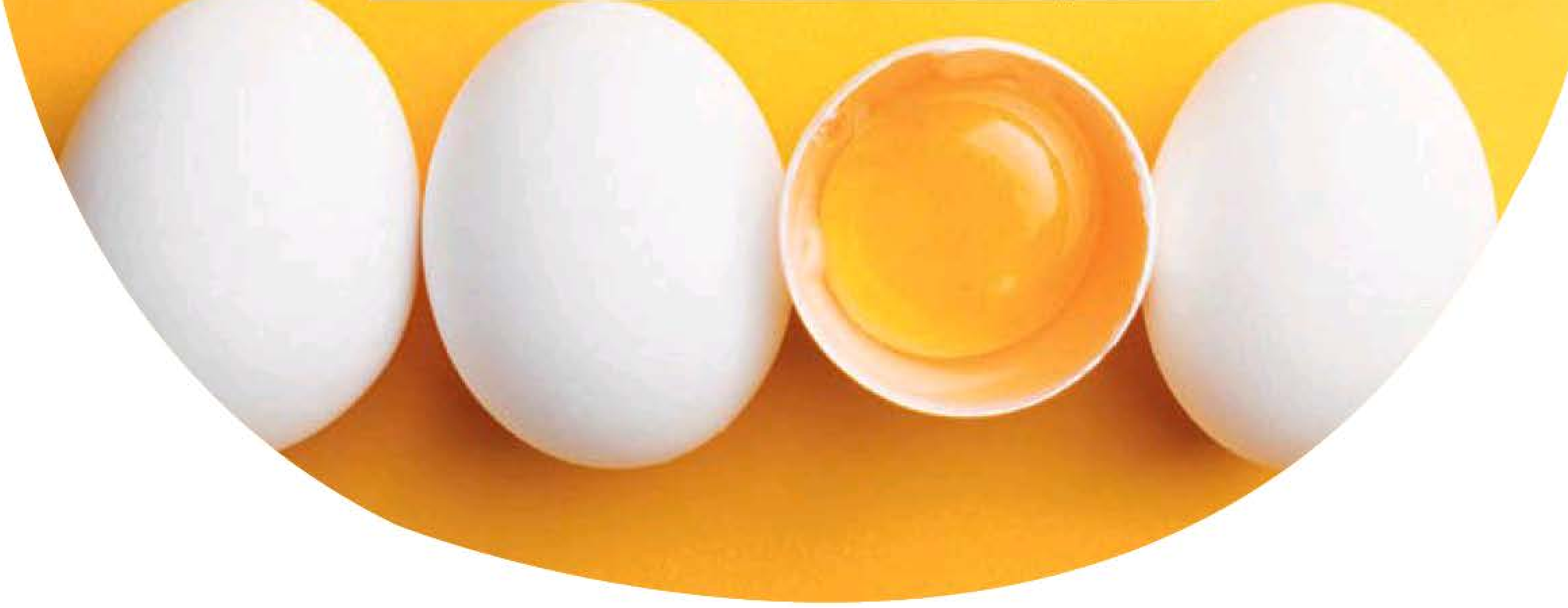
Group C	Group D
Argentina	France
Saudi Arabia	Australia
Mexico	Denmark
Poland	Tunisia

Group G	Group H
Brazil	Portugal
Serbia	Ghana
Switzerland	Uruguay
Cameroon	Korea Republic

NATIONAL
EGG CO-ORDINATION
COMMITTEE

MATCH	DATE	FIXTURES	TIME	VENUE
1	Nov-20	Qatar vs Ecuador	9.30 pm	Al Bayt Stadium
2	Nov-21	England vs Iran	6:30 PM	Al Thumama Stadium
3	Nov-21	Senegal vs Netherlands	9:30 PM	Khalifa International Stadium
4	Nov-22	USA vs Wales	12:30 AM	Al Rayyan Stadium
5	Nov-22	Argentina vs Saudi Arabia	3:30 PM	Lusail Stadium
6	Nov-22	Denmark vs Tunisia	6:30 PM	Al Janoub Stadium
7	Nov-22	Mexico vs Poland	9:30 PM	Ras Abu Aboud Stadium
8	Nov-22	France vs Australia	12:30 AM	Education City Stadium
9	Nov-23	Morocco vs Croatia	3.30 pm	Al Rayyan Stadium
10	Nov-23	Germany vs Japan	6:30 PM	Khalifa International Stadium
11	Nov-23	Spain vs Costa Rica	9:30 PM	Al Bayt Stadium
12	Nov-24	Belgium vs Canada	12:30 AM	Al Thumama Stadium
13	Nov-24	Switzerland vs Cameroon	3.30 pm	Ras Abu Aboud Stadium
14	Nov-24	Uruguay vs South Korea	6:30 PM	Al Janoub Stadium
15	Nov-24	Portugal vs Ghana	9:30 PM	Education City Stadium
16	Nov-25	Brazil vs Serbia	12:30 AM	Lusail Stadium
17	Nov-25	Wales vs Iran	3.30 pm	Khalifa International Stadium
18	Nov-25	Qatar vs Senegal	6:30 PM	Al Thumama Stadium
19	Nov-25	Netherlands vs Ecuador	9:30 PM	Al Rayyan Stadium
20	Nov-26	England vs USA	12:30 AM	Al Bayt Stadium
21	Nov-26	Tunisia vs Australia	3.30 pm	Ras Abu Aboud Stadium
22	Nov-26	Poland vs Saudi Arabia	6:30 PM	Al Janoub Stadium
23	Nov-26	France vs Denmark	9:30 PM	Lusail Stadium
24	Nov-27	Argentina vs Mexico	12:30 AM	Education City Stadium
25	Nov-27	Japan vs Costa Rica	3.30 pm	Al Rayyan Stadium
26	Nov-27	Belgium vs Morocco	6:30 PM	Al Bayt Stadium
27	Nov-27	Croatia vs Canada	9:30 PM	Khalifa International Stadium
28	Nov-28	Spain vs Germany	12:30 AM	Al Thumama Stadium
29	Nov-28	Cameroon vs Serbia	3.30 pm	Al Janoub Stadium
30	Nov-28	South Korea vs Ghana	6:30 PM	Ras Abu Aboud Stadium
31	Nov-28	Brazil vs Switzerland	9:30 PM	Education City Stadium
32	Nov-29	Portugal vs Uruguay	12:30 AM	Lusail Stadium
33	Nov-29	Netherlands vs Qatar	8:30 PM	Al Bayt Stadium
34	Nov-29	Ecuador vs Senegal	8:30 PM	Khalifa International Stadium
35	Nov-30	Wales vs England	12:30 AM	Al Thumama Stadium
36	Nov-30	Iran vs USA	12:30 AM	Al Rayyan Stadium
37	Nov-30	Tunisia vs France	8:30 PM	Education City Stadium

Sunday ho ya Monday.. Roz khao Ande.



**NATIONAL
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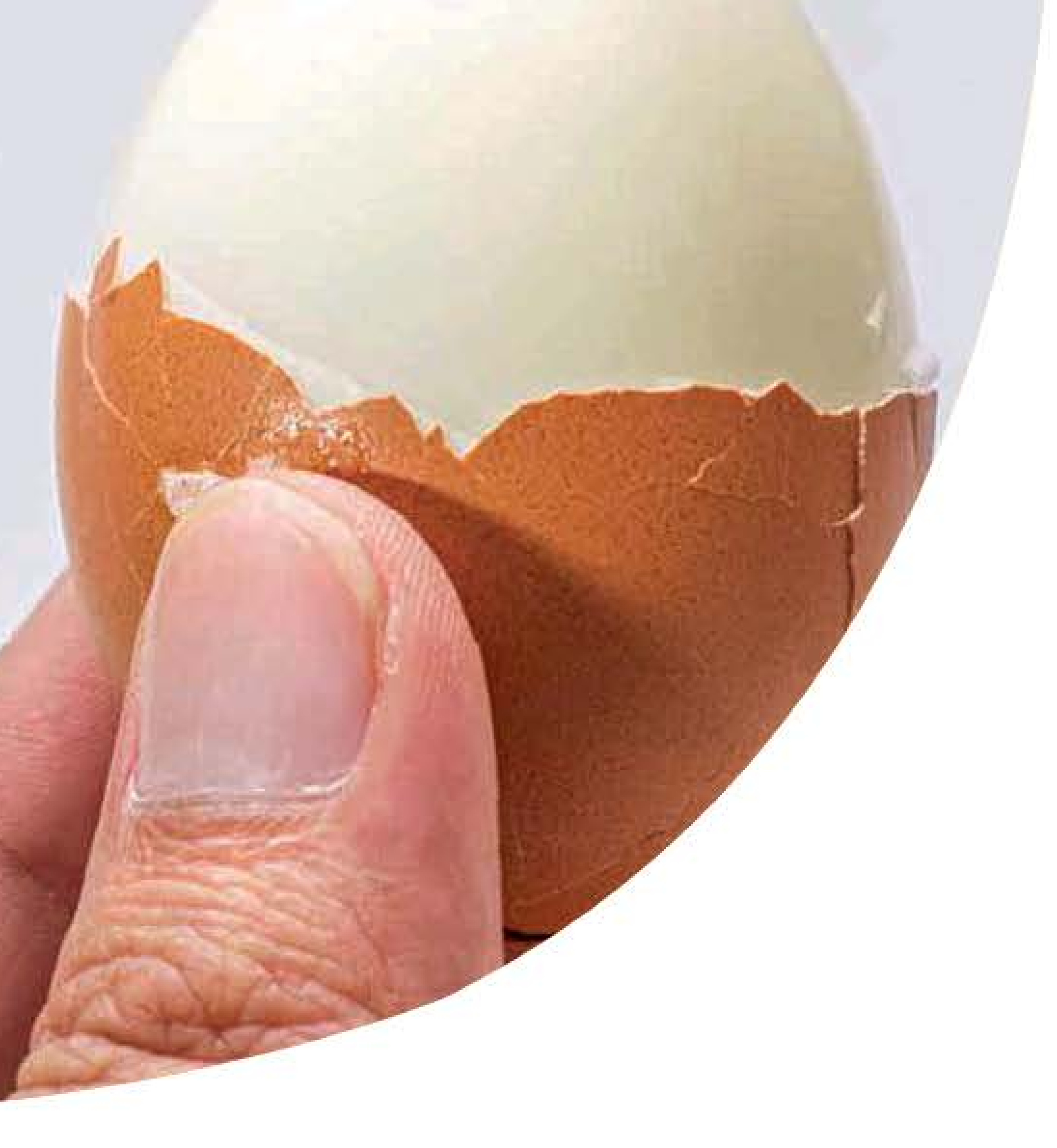
COMMITTEE**

MATCH	DATE	FIXTURES	TIME	VENUE
38	Nov-30	Australia vs Denmark	8:30 PM	Al Janoub Stadium
39	Dec-01	Poland vs Argentina	12:30 AM	Lusail Stadium
40	Dec-01	Saudi Arabia vs Mexico	12:30 AM	Ras Abu Aboud Stadium
41	Dec-01	Croatia vs Belgium	8:30 PM	Al Thumama Stadium
42	Dec-01	Canada vs Morocco	8:30 PM	Al Rayyan Stadium
43	Dec-02	Japan vs Spain	12:30 AM	Al Bayt Stadium
44	Dec-02	Costa Rica vs Germany	12:30 AM	Khalifa International Stadium
45	Dec-02	South Korea vs Portugal	8:30 PM	Education City Stadium
46	Dec-02	Ghana vs Uruguay	8:30 PM	Al Janoub Stadium
47	Dec-03	Cameroon vs Brazil	12:30 AM	Lusail Stadium
48	Dec-03	Serbia vs Switzerland	12:30 AM	Ras Abu Aboud Stadium
ROUND-OF-16				
49	Dec-03	1A vs 2B	8:30 PM	Khalifa International Stadium
50	Dec-04	1C vs 2D	12:30 AM	Al Rayyan Stadium
51	Dec-04	1B vs 2A	8:30 PM	Al Bayt Stadium
52	Dec-05	1D vs 2C	12:30 AM	Al Thumama Stadium
53	Dec-05	1E vs 2F	8:30 PM	Al Janoub Stadium
54	Dec-06	1F vs 2E	12:30 AM	Education City Stadium
55	Dec-06	1G vs 2H	8:30 PM	Ras Abu Aboud Stadium
56	Dec-07	1H vs 2G	12:30 AM	Lusail Stadium
QUARTERFINALS				
57	Dec-09	W53 vs W54	8:30 PM	Education City Stadium
58	Dec-10	W49 vs W50	12:30 AM	Lusail Stadium
59	Dec-10	W55 vs W56	8:30 PM	Al Thumama Stadium
60	Dec-11	W51 vs W52	12:30 AM	Al Bayt Stadium
SEMIFINALS				
61	Dec-14	W57 vs W58	12:30 AM	Lusail Stadium
62	Dec-15	W59 vs W60	12:30 AM	Al Bayt Stadium
THIRD PLACE MATCH				
63	Dec-17	L61 vs L62	8:30 PM	Khalifa International Stadium
FINAL				
64	Dec-18	W61 vs W62	8:30 PM	Lusail Stadium



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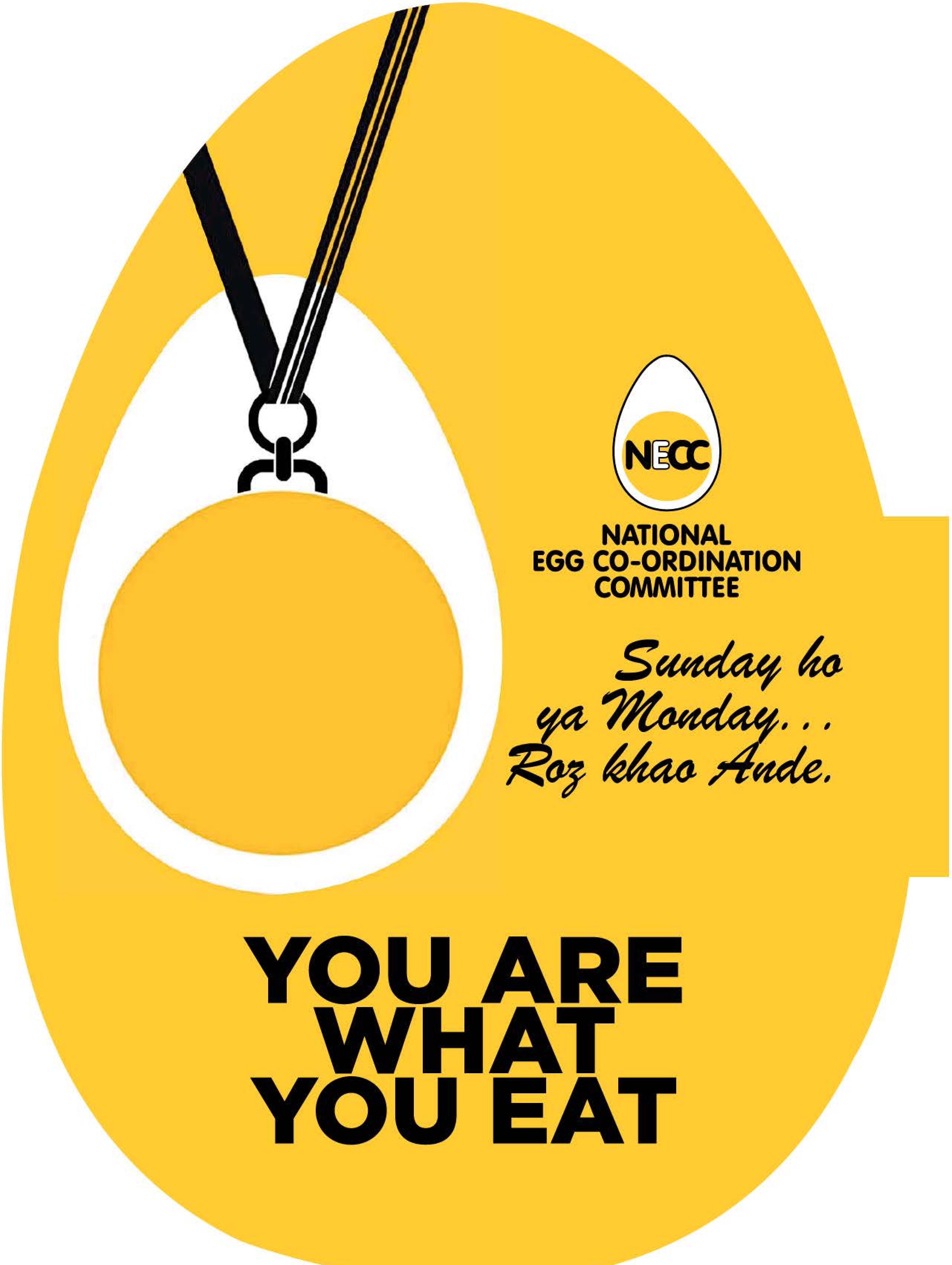
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YOU ARE
WHAT
YOU EAT

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BHINDRANWALE 2.0? Amritpal Singh Sandhu, the head of Waris Punjab De, at the Golden Temple in Amritsar, Oct. 30

PRABHJOT GILL

PUNJAB

RADICAL THREAT

By Anilesh S. Mahajan

Punjab is witnessing a churn in Sikh politics, with moderates gradually losing their grip on the community amid the rise of radical elements. On November 13, the state's Aam Aadmi Party (AAP) government banned the public display of weapons and songs glorifying gun culture and violence in addition to ordering a review of all arms licences. The decision came hot on the heels of the state reporting two broad daylight murders—of Hindu right-wing leader Sudhir Suri in Amritsar and Dera Sacha Sauda follower Pradeep Kataria in Kotkapura—within a week, Suri's on November 4 and Kataria's six days later. Even as Canada-based gangsters Lakhbir Singh, a.k.a Landa Harike, and Satwinder Singh, a.k.a. Goldy Brar, have claimed responsibility for the two murders, respectively, the National Investigation Agency (NIA) suspects the crimes were carried out at the behest of Sikh radical groups.

Kataria, a dairy owner in Kotkapura town of Faridkot district, was an accused in one of the sacrilege cases that had rocked Punjab in 2015. That had put him on the hit list of Sikh radicals. He was out on bail and opening his store on the morning of November 10 when half a dozen assailants opened fire on him. Suri, a readymade garment retailer, was the leader of Punjab-based Shiv Sena (Taksali) and had been openly challenging Sikh radicals and the Khalistan movement. Police have arrested his assailant Sandeep Singh, a.k.a. Sunny, who shot him dead with a licensed weapon outside a temple in Amritsar on November 4. The two murders bring back memories of a series of targeted killings in Punjab in 2016-17, in which the victims included Hindu right-wing leaders, Dera Sacha Sauda followers and a Christian pastor. Security agencies see the murders as a part of the same radical agenda.

MURDERS MOST FOUL

Two broad daylight murders in a week in Punjab raise the spectre of radicals becoming active again

NOV. 4

Hindu right-wing leader Sudhir Suri, who had been openly challenging Sikh radicals, was shot dead outside a temple in Amritsar. According to police, assailant Sandeep Singh, who had opened fire with a licensed weapon, was 'radicalised'

NOV. 10

Pradeep Kataria, a Dera Sacha Sauda follower who was accused of sacrilege, died after six men opened fire on him outside his dairy store in Kotkapura. A cop deployed for his security and a passerby were also injured

CAUGHT ON CAMERA Shiv Sena (Taksali) leader Sudhir Suri was shot dead in Amritsar on Nov. 4

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The probe into Suri's murder has also brought up the name of Amritpal Singh Sandhu, who mysteriously entered the state's religio-political scene a couple of months back and is being called Bhindranwale 2.0 because of his likeness to the Sikh militant leader killed in Operation Bluestar. According to the police, a video has surfaced in which Suri's assassin and Sandhu can be seen together. Even as Sandhu has denied any role in the Hindu leader's murder, he has justified the killing. "Suri was constantly speaking against Sikhs, *tahiye sodhiya gaya* (that's why he was punished)," he said. *Sodhiya*, a Punjabi word for punished, was frequently used during the militancy era in the state.

Sandhu, 29, moved back to Punjab only in August—after having stayed in Dubai for a decade—and took over the reins of Waris Punjab De, an advocacy group launched by late actor and activist Deep Sidhu to 'fight for legitimate demands of the people of Punjab'. Sidhu, who had gained prominence during the agitation against the now-repealed agricultural laws, had died in a car crash in February. Sandhu was anointed the head of the group on September 29, the first anniversary of its formation, during a mega event organised at Rode village in Moga district. The choice of the venue was quite strategic, as it is the ancestral village of Bhindranwale. Just like him, Sandhu too wears a blue round turban, carries a small *kirpan* slung across his white robe and makes fiery speeches that have garnered him a following among radical Sikh youths. He has been attending and addressing several religious congregations, their videos regularly shared on social media.

The ban on the public display of weapons appears to be in response to Sandhu's call to Sikh youths to get baptised and carry a *kirpan* or other licensed arms. Openly asking the youths to lay down their lives to "break the shackles of slavery", he has repeatedly warned of "bloodshed" for the cause of a separate Sikh nation—Khalistan. It's not yet clear if Sandhu will adhere to the AAP government's diktat on arms. He has remained defiant so far, and could use this as an opportunity to take on the state and increase his influence among the youth, say political observers who have been closely watching his rise.

THE PUNJAB GOVT HAS BANNED THE PUBLIC DISPLAY OF WEAPONS AND SONGS THAT GLORIFY GUN CULTURE

But how has a 29-year-old, who just moved back to Punjab, been able to carve a niche in the state's *panthic* (related to Sikh community) politics? Observers feel he has done so by rapidly capturing the space vacated by the moderates. After the restructuring of the Shiromani Akali Dal (SAD) in 1995, the moderate faction led by Parkash Singh Badal had captured most of the *panthic* political space. Most hardliners, such as Simranjit Singh Mann and Gurcharan Singh Tohra, were either marginalised or pushed into oblivion. But the fortunes have rapidly changed in the past one year. Mann bounced back to win the Sangrur Lok Sabha byelection in June, while the Badal faction, now led by his son Sukhbir Singh Badal, was relegated to fifth spot. This came just three months after the SAD faced a drubbing in the assembly election, winning just three of the 97 seats it contested. But there are others too who are trying to grab a piece of the *panthic* political pie, as rebellions are becoming a routine affair in the Badal camp.

On November 9, in the election for the Shiromani Gurdwara Parbandhak Committee (SGPC) president, Akali rebel candidate Bibi Jagir Kaur managed to win 42 votes—the maximum by a challenger in the over-100-year history of the apex gurdwara body. The Badal faction did manage to get their candidate and sitting president Harjinder Singh Dhami elected with 104 votes, but only after Sukhbir camped in Amritsar for days to ensure his triumph. Even as the SAD has expelled her, Jagir Kaur remains a big threat to the Badals. A four-time former SGPC chief, she has a strong grip on religious issues and enjoys a clout among Sikhs across the world.

While Dhami is considered 'soft' on several issues concerning the *qaum* (community), including conversions, both Jagir Kaur and Sandhu believe in aggressive politics. These events signify a churn in *panthic* politics, says a Sikh preacher, adding that it will take some time to bear an outcome. That it could flare communal tensions in the border state is keeping both the Punjab government as well as the country's security agencies on tenterhooks. ■

MAYAWATI

WOOING THE MUSLIMS

By Prashant Srivastava

ANI

FADING PRESENCE? BSP supremo Mayawati

When did you last see Mayawati at a public meeting?' It's a common query in Uttar Pradesh's political circles whenever the Bahujan Samaj Party (BSP) or its supremo crops up in a conversation. The situation is such that not even her party leaders can explain why the Dalit icon and four-time chief minister has taken a back seat (except for the rare presser) in the past year or so. This, even as the party has been losing vote share with every passing election—it has just one seat now in the 403-member state assembly—and, if recent political moves are an indicator, the BSP leader seems to have no clear strategy for the future.

Mayawati, who had focused on the Brahmin vote during the assembly polls, now seems to have turned her attention to the Muslims. A logical, if not harmonious, chain of events after she held the community responsible for her party's wipeout in the election. Her grouse then was that Hindu communities (other than the Yadavs) coalesced around the BJP because Muslims chose to back the Samajwadi Party (SP) en bloc. She seems to be acting to redress that now, and inducted a few heavyweight Muslim leaders into the party, including ex-MLAs Imran Masood (from western UP) and Shah Alam aka Guddu Jamali (east UP).

The BSP chief has also taken up cudgels on behalf of the minority community on issues such as population control and madrassa surveys, saying the Yogi Adityanath-led BJP government in the state was "indulging in narrow politics and continuing to target the community" even after coming to power. Meanwhile, she seems to have abandoned the Brahmins, whom she had been so assiduously wooing before the polls. So much so that even Satish Mishra, the BSP general secretary and its Brahmin face, whom many believed to be her second-in-command, is out of

MAYAWATI'S LATEST STRATEGY OF WOOING THE MUSLIMS SEEMS TO BE AIMED MORE AT TAKING DOWN THE SAMAJWADI PARTY THAN THE RULING BJP

the picture. He has even stopped media interactions, though BSP functionaries claim "he is still in the party". Most of the other Brahmin leaders, including Nakul Dubey, Rakesh Pandey, etc. have also left the party.

Political observers feel Behenji's lack of trust in her leaders will lead to more churn in the BSP. Dr Shilp Shikha Singh, assistant professor at Lucknow's Giri Institute of Development Studies, says, "The BSP was strongest when it was able to top up its core Dalit vote with that of Brahmins and smaller OBC communities along with Muslims. The first two have multiple choices now and are unlikely to return, so the disoriented Muslims look like the safest bet. But will they prefer BSP over SP and Congress in 2024? Also, Mayawati's strategy now seems directed more at damaging the SP than the BJP. Which is why critics are asking who her real target is. She is sending confusing signals right now."

In the past 6-7 years, many of the BSP's top leaders have left or were expelled. In 2016, Brajesh Pathak, now a deputy CM in the state, was expelled for "anti-party activities". Pathak later went public on the "corruption and anarchy" in the BSP. Then, after the 2017 assembly polls, Mayawati expelled another close aide and the party's Muslim face, Naseemuddin Siddiqui, on similar charges. Other key leaders, like Brijlal Khabri, Lalji Verma and Ram Achal Rajbhar, too, left the party in the intervening years. Masood, who was the Congress's minority face in west UP for over a decade, now takes over after an unhappy stint in the SP. He is the new BSP coordinator for western UP and Uttarakhand and feels that Muslim voters will prefer the party in 2024 as they have "already tested [SP chief] Akhilesh Yadav in 2022 and seen that he can't defeat the BJP".

Meanwhile, Mayawati's nephew and BSP national coordinator Akash Anand seems to be active everywhere else except in UP. Behenji being the only "authorised voice" of the BSP, no one knows what her plans for him are either. As a former BSP MLA says on condition of anonymity, "*Behenji ki maya Behenji hi jaanein* (Only Mayawati knows what she's doing)." For a party that was ruling UP just a decade back, the fall has been precipitous. ■

MADHYA PRADESH

THE GREAT TRIBAL OUTREACH

By Rahul Noronha

It's not for nothing that the BJP government in Madhya Pradesh is on a massive tribal outreach—the assembly election is just a year away. And, with a 21 per cent tribal population as per the 2011 census, MP has the highest number of people from Adivasi communities among all states. However, in 2018, the BJP had won only 16 of the 47 seats reserved for Scheduled Tribes (ST) whereas the Congress had bagged 30 and one seat had gone to an Independent. Even as the number of seats with the Congress has reduced owing to a couple of defeats in by-elections, the party still holds a majority of them in the 230-member assembly. The criticality of the tribal vote to electoral victory can be gauged from the fact that in 2013, when the BJP won in the state, the party had bagged 31 of these 47 seats.

On November 15, President Droupadi Murmu was in Shahdol in eastern MP—her maiden visit to the state after being sworn in as the head of state—to participate in a function held to mark Janjatiya Gaurav Diwas, or Tribal Pride Day. (Last year, the Union government had declared the birth anniversary of tribal icon Birsa Munda as Janjatiya Gaurav Diwas.) Her visit comes at a time when the ruling BJP has been pulling out all the stops to win back the tribal vote ahead of the 2023 election. And the occasion was used to launch a big-ticket pro-tribal programme—the formulation of Rules under the Panchayat Extension to Scheduled Areas (PESA) Act—that had been in the pipeline for long. Announced by the President, Notification of Rules under PESA will enable the implementation of the Act in the state, making it the eighth one in the country to do so. The PESA Act vests power with the panchayat gram sabhas to take decisions on a host of subjects. The legislation will be applicable in the 89 tribal blocks—nearly a quarter of the state's 333 development blocks, and just a little less than a third of its total area.

> **THE PESA ACT EMPOWERS THE GRAM SABHAS ON ISSUES OF MINOR FOREST PRODUCE COLLECTION AND DISPUTE-RESOLUTION IN MINING AND EXCISE**

The formulation of the Rules was a complicated affair given that the move, while being pro-tribal and empowering the gram sabha, could alienate certain other groups living in scheduled areas, mostly OBCs, who have stood by the BJP through the years. The fact that the Rules came 26 years after the PESA Act was passed also suggests that the state's Congress government, from 1993 to

POLL RHYTHM CM Shivraj Singh Chouhan beats the drum with tribal artists in Bhopal

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2003, also avoided it.

The Rules under the PESA empower the gram sabhas on issues of minor forest produce collection and dispute-resolution in mining and excise, which were contested by the departments concerned at the deliberation stage. Chief Minister Shivraj Singh Chouhan, while speaking at Shahdol, made it a point to mention that the PESA Rules were not aimed at alienating anyone but to empower tribals—evidence that he was aware of the tightrope walk involved in the notifying process. "The implementation of the PESA Act will give tribals power over their land, water and forests. This is a revolutionary step and I'm happy it is being announced on the birth anniversary of Birsa Munda," Chouhan said.

With an eye on tribal support, the BJP has announced a slew of other measures too. Recruitment has been initiated to fill up vacancies reserved for tribals in all government departments; special programmes for tackling health issues, specifically among tribals, have been launched; and illegal money-lending is to be checked. In addition, tribal heroes are being discovered and celebrated, and their histories are being brought to the fore. A renaming spree has had many old and new government facilities being named after tribal icons. Those figures who had a dispute with a Muslim ruler and resisted missionaries or western influence are specifically being honoured through various means.

The pro-tribal mood is also evident in the day-to-day administration of the state. An incident of atrocity against tribals is taken seriously and accountability is fixed, often resulting in the transfer of the official under whose jurisdiction the lapse occurred. Despite all these measures, MP has a high incidence of crimes against tribals. According to the latest data with the National Crime Records Bureau, with 2,627 cases of crime against STs in 2021, the state tops the list in India—a record it held in 2020 and 2019 as well. Besides this, malnutrition, a problem that the state has been grappling with for long, is prevalent to a greater degree among tribals. As per the National Family Health Survey 5, among all marginalised communities (SC, ST and OBC), the incidence of severe stunting and severe wasting is highest among tribals at 17.7 per cent and 13.9 per cent, respectively.

The Congress is underwhelmed by Chouhan's outreach. "The formulation of PESA Rules has been done hurriedly with an eye on the 2023 assembly election. Since the BJP has been in power in MP since 2003, it also needs to answer what took it 18 years," says Congress spokesperson K.K. Mishra. "The day the President was in MP, 70 tribals were agitating in Satna to get compensation for their land. Formulating Rules is one thing, what is missing is the intention to implement it," he adds. Aware that the PESA Act may just remain a legislative exercise and not yield political dividends unless explained to people, the state BJP has decided to take out a PESA Jagrukta Yatra (PESA Awareness Yatra) from November 20 that will cover all 89 tribal development blocks in the state and end on December 4. We will have to wait till 2023, though, to see how it translates into votes. ■

JHARKHAND/ HEMANT SOREN

FIGHTING LAW WITH POLITICS

By Amitabh Srivastava

Hemant Soren was never a cricketer, but with his back to the wall in the face of mounting legal challenges, the Jharkhand chief minister seems to have improvised a perfect T20 batsman's strategy of stepping out to neutralise the adverse swing. The strategy was visible once again on November 11—just a day after the Enforcement Directorate (ED) issued him fresh summons for questioning in an alleged mining scam—when he convened a special assembly session to clear two crucial bills that are expected to earn him much popularity. One increases job reservation in Jharkhand to 77 per cent, and the other fixes 1932 as the cutoff year to determine domicile status and eligibility to be defined as a local resident. The strategy is clear—legal challenges are to be countered with political moves to gain an upper hand in the what-if scenarios.

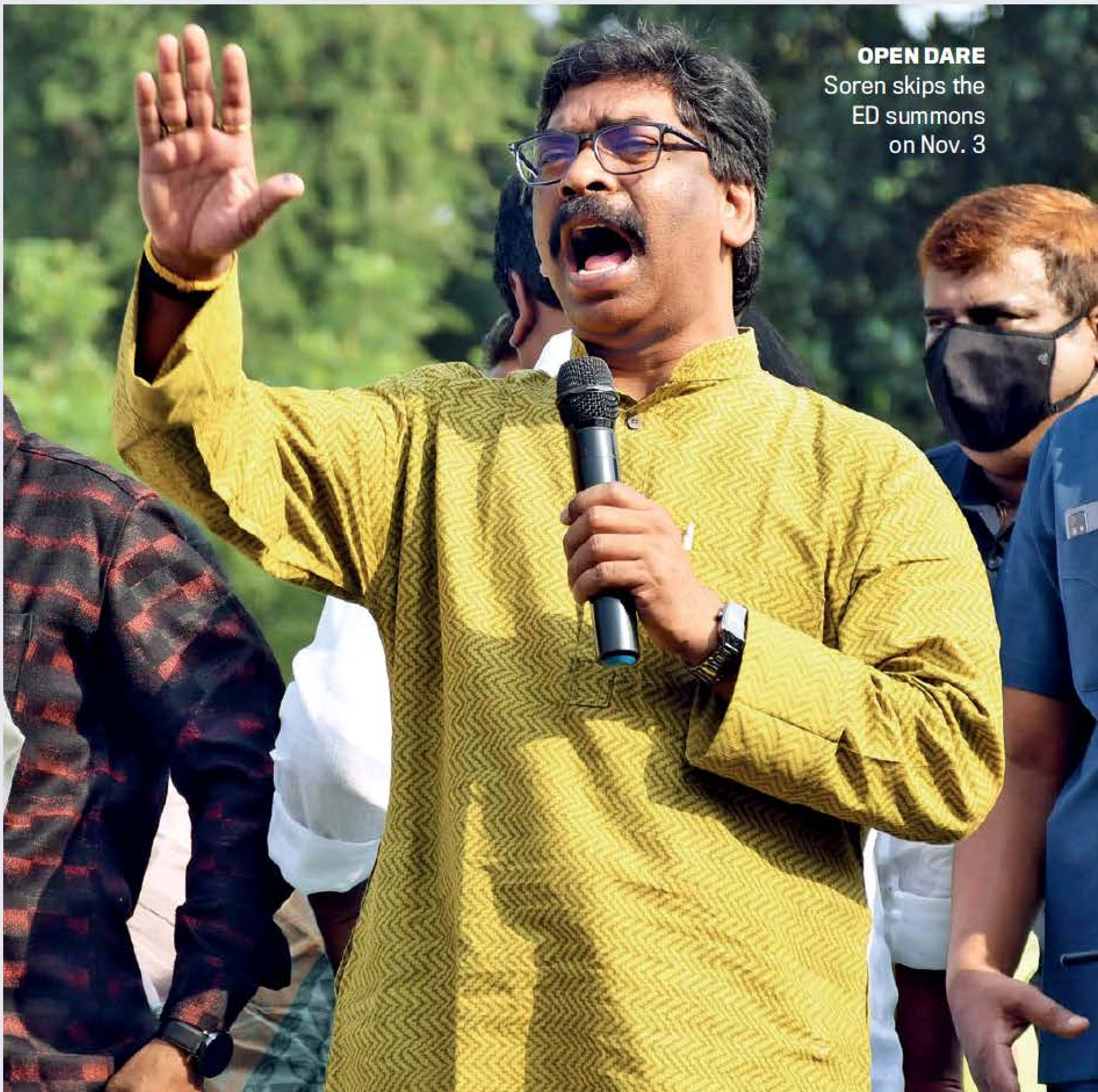
Soren had skipped an earlier ED summons to appear for questioning on November 3, describing it as the central agency's attempt to show its might. Having dared the ED to arrest him, Soren said he had no reason to be afraid of central agencies like the ED or the CBI. "We will wipe out the BJP even from jail," he said on November 11. The statement, however, also hinted at a resigned realisation that his legal troubles are only expected to increase. A senior leader of the Jharkhand Mukti Morcha claims the ruling JMM-Congress-Rashtriya Janata Dal alliance does have a Plan B in case the ED arrests Soren or if Governor Ramesh Bais recommends his disqualification in line with the Election Commission's reported advice. "We will immediately seek judicial relief. Alternatively, Soren may pick wife Kalpana, mother Rupi or father Shibu Soren as his stopgap successor. Letters of support for prospective CM candidates have been taken from all alliance MLAs," says the JMM insider.

The ED wants to question Soren in connection with its ongoing probe into alleged money-laundering in cases of illegal mining in Jharkhand. Besides filing a prosecution complaint against Soren's political aide Pankaj Mishra, who was arrested in July, the agency informed a special court in Ranchi that the mining scam was estimated to be to the tune of Rs 1,000 crore. The ED, which had arrested IAS officer Pooja Singhal in a money-laundering case related to alleged diversion of MNREGA funds, had later shifted focus to illegal mining.

With JMM leaders apprehensive that it may also reach the CM's doorsteps, Soren has moved quickly on the reservation and domicile bills. He knows that even after the bills are enacted into law, they may be challenged in court unless the Centre includes them in the Ninth Schedule, putting them beyond judicial scrutiny. But if the BJP-led Centre shows any reluctance on this front, it will give Soren a chance to whip up popular resentment against the saffron party in the state, where it is his main rival.

The Jharkhand CM, indeed, has his hands so full with challenges that even the good news comes with riders. On November 7, when the Supreme Court ruled that the Jharkhand High Court

SOREN SAYS HE HAS NO REASON TO BE AFRAID OF CENTRAL AGENCIES LIKE THE ED OR CBI


OPEN DARE
Soren skips the ED summons on Nov. 3

ANI

cannot proceed with two public interest litigation (PIL) petitions filed against Soren for alleged money-laundering, the reprieve freed him only from judicial scrutiny—the ED can still probe the allegations against him. Legal experts believe the CM will eventually have to appear before the central agency as no court will intervene in the investigation process.

Soren has been battling legal challenges on multiple fronts since February when the BJP approached Governor Bais demanding the CM's disqualification for getting a mining contract, which he had acquired earlier, renewed while in office in 2021. Following a political uproar, he surrendered the mining lease (in Angara block of Ranchi district) in February, but that didn't stop the governor from forwarding the complaint to the EC the next month. The poll body, it is learnt, made its recommendations in August, but Bais has been sitting over the EC's advice, letting uncertainty prevail over the state government. Buzz about the EC recommending Soren's disqualification led to panic in the ruling alliance and 32 legislators were moved briefly to Congress-ruled Chhattisgarh to pre-empt alleged poaching attempts. Soren, however, soon brought them back and won a confidence motion on September 5 with 48 votes in the 81-member assembly amid a walkout by the BJP and its allies.

Since then, Soren has taken a slew of popular decisions, including relaunching the 'Sarkar Aapke Dwar' initiative that provides government services to beneficiaries at their doorstep in more than 4,300 panchayats. The CM has also been visiting some of these panchayats. However, with more than two years left in his current tenure, Soren continues to be on a sticky wicket. His disqualification is still a possibility and he cannot dodge the ED summons forever, but it's clear he won't go down without a fight. ■

TO PROSPERITY
PM Narendra Modi at the unveiling of the Kempegowda statue in Bengaluru, Nov. 11

KARNATAKA

COURTING THE VOKKALIGAS

By Ajay Sukumaran

The bid to honour a prominent medieval figure and its likely impact on politics has become a subject of controversy in Karnataka. In the run-up to the November 11 event where Prime Minister Narendra Modi unveiled the 108-feet-tall bronze statue of Kempegowda, the 16th century founder of Bengaluru, state BJP leaders had fanned out to several historical sites to bring back 'sacred mud' for the ceremony. Behind the symbolism lay another motive—in southern Karnataka, where it has little presence, the BJP is making a sustained bid to woo the Vokkaliga community, whose historical icon Kempegowda is. A row soon ensued, with the Janata Dal (Secular)—the main beneficiary of Vokkaliga votes—accusing the BJP of trying to appropriate Kempegowda for politics, especially as the invite for the event excluded JD(S) supremo H.D. Deve Gowda, the tallest leader of the Vokkaliga community.

The BJP has long eyed seven-eight districts in the Vokkaliga

THE VOKKALIGA HEARTLAND IN SOUTH KARNATAKA HAS HELD OUT AS THE BJP'S WEAK SPOT

heartland in south Karnataka's Old Mysuru region, where it has lacked a local leadership. Voters here have been divided between the JD(S) and Congress. For the BJP, which has struggled to get past the majority mark (113 out of 224 seats) in the assembly, the region is crucial. Its Hindutva pitch has won over the local Vokkaligas in the Malnad, coastal belts and in urban centres. "The emotional issue of religion has attracted people across communities; Vokkaligas are not an exception," says veteran Congress leader B.L. Shankar. But for rural Vokkaligas in the Old Mysuru region, the main issues are farm produce, the vagaries of nature and livelihood, he points out. The Kempegowda statue, he reckons, is unlikely to yield much for the BJP. "I don't think, politically, it will make an impact." The BJP's push in the Old Mysuru region comes via its Vokkaliga ministers such as C.N. Ashwath Narayan, R. Ashoka, K. Sudhakar and S.T. Somashekar.

Moreover, the JD(S) still enjoys the support of a substantial section of Vokkaligas without invoking Kempegowda. Its rivals are wary of the support Deve Gowda commands—in the 2018 Karnataka assembly polls, for instance, Vokkaliga votes consolidated in favour of the JD(S) because the Congress campaign led by Siddaramaiah was seen to be attacking the former PM. As Karnataka heads to the polls in about six months, the JD(S) is a key actor. Whether or not it results in a hung assembly will depend on its performance in the Vokkaliga bastion of south Karnataka.

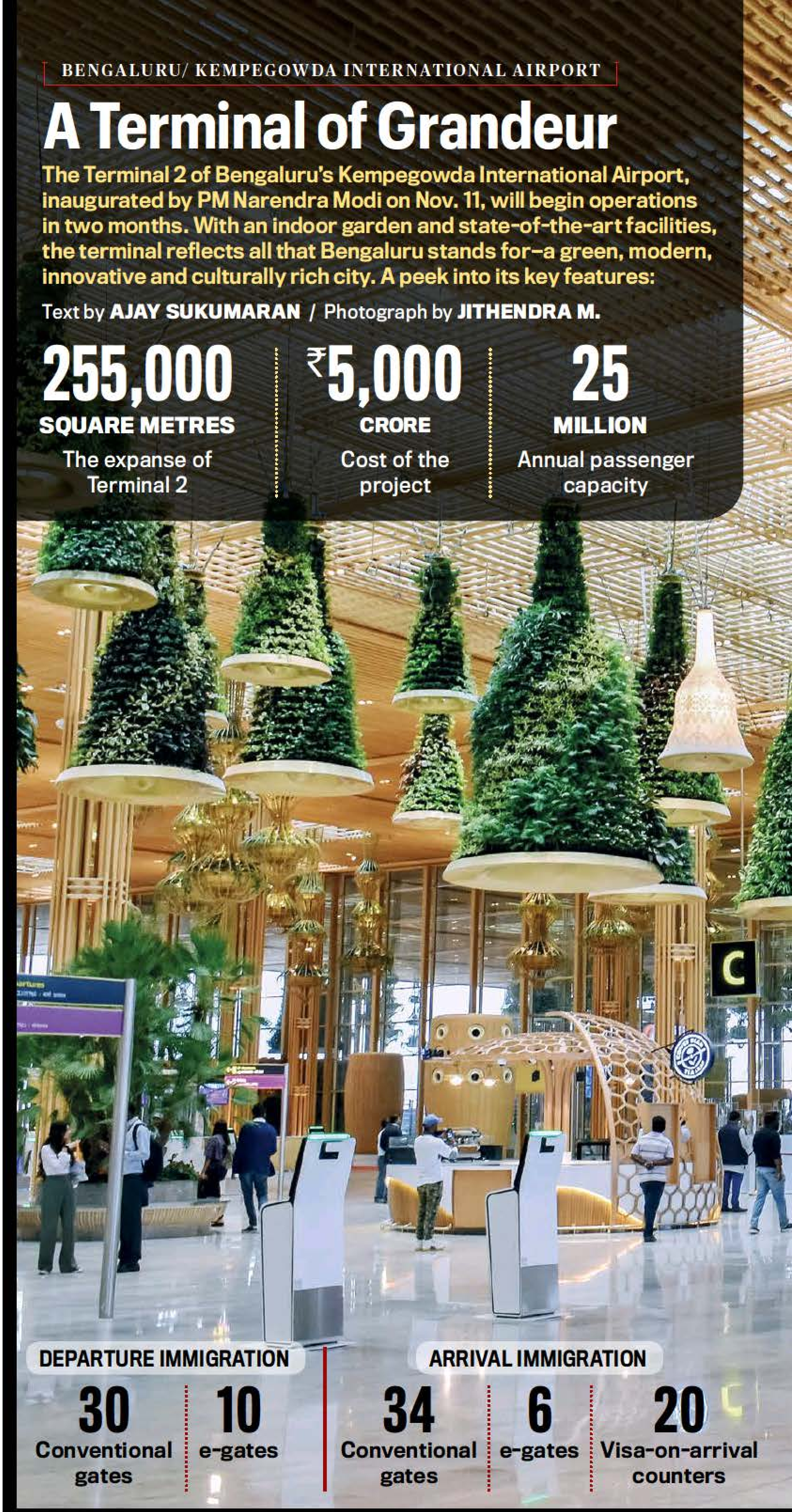
"Do they think they will get votes if they come and offer flowers to the statue?" asked H.D. Kumaraswamy, Deve Gowda's son, last week, amid the row over the invite. On its part, the JD(S), led by Kumaraswamy, is preparing for a 'Pancha Rathna' rath yatra through the southern districts of Kolar, Chikkaballapura, Bengaluru Rural and Tumkur, starting from November 18. The plan is to reach the party's manifesto on education, employment, housing and health to voters. In next year's elections, the Vokkaliga heartland will be choosing between lofty symbolism and earthy issues. ■

BENGALURU/ KEMPEGOWDA INTERNATIONAL AIRPORT

A Terminal of Grandeur

The Terminal 2 of Bengaluru's Kempegowda International Airport, inaugurated by PM Narendra Modi on Nov. 11, will begin operations in two months. With an indoor garden and state-of-the-art facilities, the terminal reflects all that Bengaluru stands for–a green, modern, innovative and culturally rich city. A peek into its key features:

Text by **AJAY SUKUMARAN** / Photograph by **JITHENDRA M.**



255,000 SQUARE METRES
The expanse of Terminal 2

₹5,000 CRORE
Cost of the project

25 MILLION
Annual passenger capacity

DEPARTURE IMMIGRATION

30 Conventional gates

10 e-gates

ARRIVAL IMMIGRATION

34 Conventional gates

6 e-gates

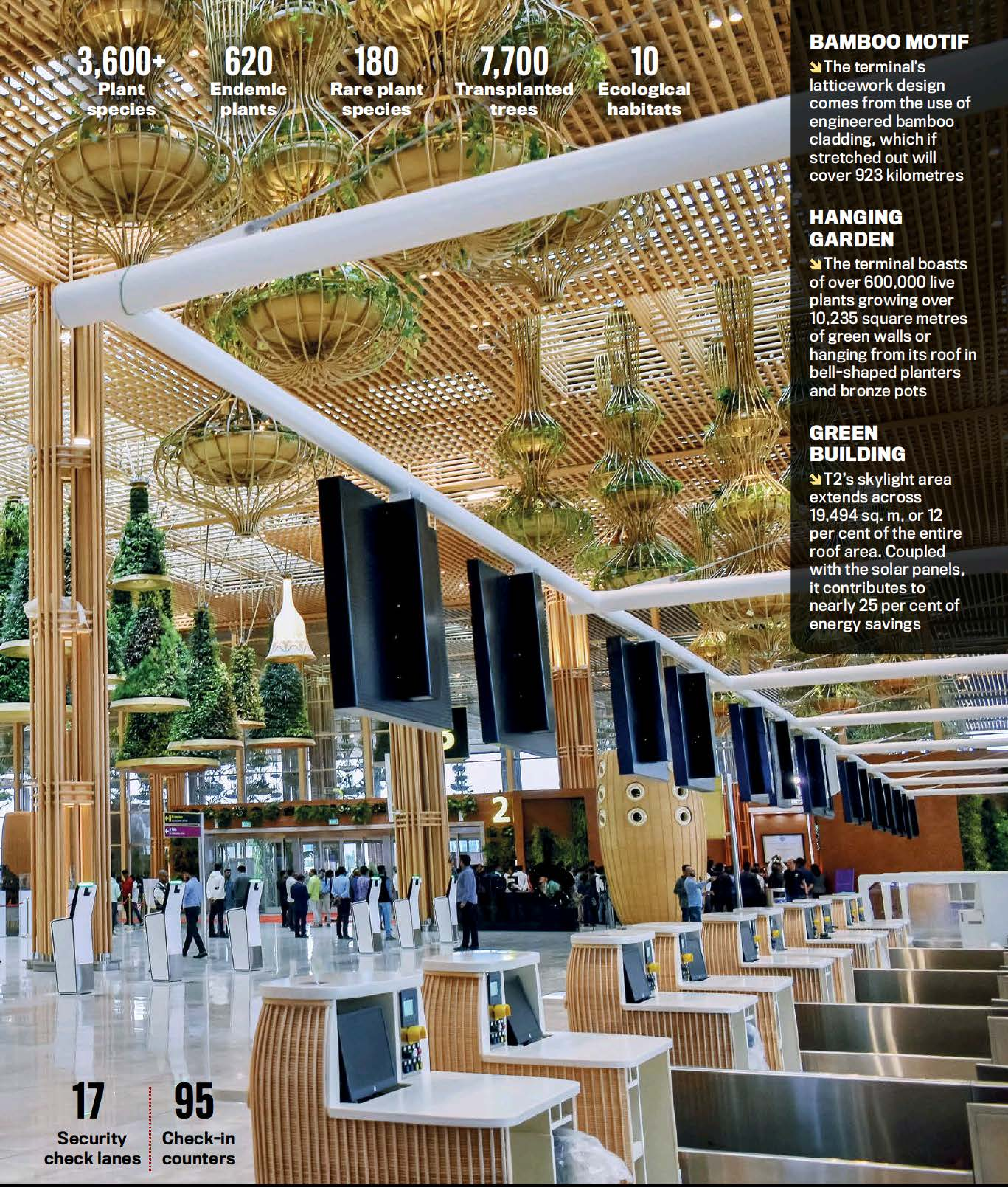
20 Visa-on-arrival counters

22 Contact gates

15 Bus gates

5,932 Gate lounge seating

9 Baggage claim devices



3,600+ Plant species

620 Endemic plants

180 Rare plant species

7,700 Transplanted trees

10 Ecological habitats

BAMBOO MOTIF

↘The terminal's latticework design comes from the use of engineered bamboo cladding, which if stretched out will cover 923 kilometres

HANGING GARDEN

↘The terminal boasts of over 600,000 live plants growing over 10,235 square metres of green walls or hanging from its roof in bell-shaped planters and bronze pots

GREEN BUILDING

↘T2's skylight area extends across 19,494 sq. m, or 12 per cent of the entire roof area. Coupled with the solar panels, it contributes to nearly 25 per cent of energy savings

17 Security check lanes

95 Check-in counters

1,200+ Car park capacity

EXPANDING CAPACITY

↘Passenger traffic at the airport grew from 12.69 million in 2011-12 to 32.36 million in 2019-20, before taking a hit during the pandemic

↘Between April and October this year, the airport handled 16.3 million passengers, showing signs of revival

↘Together, Terminal 1 and the newly built Terminal 2 can handle up to 60 million passengers per annum

↘The second phase of T2's expansion will further expand the capacity to 80 million

WEST BENGAL

BEWARE OF THAT MAACHH-BHAAT

By Romita Datta

MOREISH...BUT SAFE?
The beloved rice and fish curry of Bengalis could be laced with poison

In Bengal, they say even the most exacting of palates can be satiated with a hearty meal of *maachh-bhaat,* or fish and rice. However, in a pincer attack of sorts, both face a threat of contamination by chemical poisoning. While arsenic in its inorganic form, occurring in soil and groundwater, is the blight that is poisoning varieties of paddy, mercury in water and the use of formalin are the villains infecting fish. Alarms raised in either case have failed to elicit an appropriate response.

It's known since the 1980s that large swathes of West Bengal fall in the naturally arsenic-contaminated Ganga-Brahmaputra-Meghna basin. Groundwater infected by arsenic and its consumption has been a major health concern for long. The entry of arsenic in the food chain through its presence in paddy grain has been established in research by scientists of the School of Environmental Studies (SOES) in Jadavpur University for the past several years. Dr Tarit Roychowdhury, senior faculty member of the school and water expert, who has studied arsenic contamination in soil and water and its effects on crops and vegetables, found out that eight rice-producing districts—North and South 24 Parganas, Nadia, Howrah, Hooghly, Bardhaman, Malda and Murshidabad—lie in the state's arsenic belt. Arsenic is listed as Group 1 carcinogen by the International Agency for Research on Cancer. It's linked to cancers of the skin, liver and kidney and can cause miscarriages and stillbirths. Crops contaminated with arsenic can, in the most alarming projection, slow-poison a mass of human population. Arsenic as an inorganic chemical is found in groundwater at a shallow depth of 40 metres. Most shallow tube-wells of Bengal are between 20 feet and 100 feet.

Crop contamination happens when arsenic-laden groundwater is used for irrigation. Thus, pre-monsoon paddy cultivated with groundwater runs a high risk of getting polluted with arsenic. According to agricultural research, rice paddy can absorb arsenic 10 times more than wheat and barley, because its roots are required to stand in flooded fields for a considerable period, resulting in maximum absorption of arsenic. While studying the progress of arsenic from root to shoot, Roychowdhury has observed that while its mobility is highest at the roots, other parts of the plant are also susceptible to the carcinogenic effects of the chemical. Studies have revealed that the edible rice grain has the least amount of arsenic accumulation in comparison to leaves and the shoot, but still contains 50-1000 ppb (parts per billion) of arsenic, whereas the prescribed limit of inorganic arsenic by the European Commission (2015) and Codex Alimentarius Commission (2014) is 100-200 ppb depending on different geo-environmental conditions.

This is not all. Paddy shoots, used as food for livestock, thus contain a high percentage of arsenic, putting at risk the animals and humans who consume the meat/ milk of cows and goats. According to Roychowdhury, a study on livestock, mainly cows, has revealed that cow milk, dung, urine and tail hair have traces of arsenic. While infected goat meat contains an arsenic concentration of 89-124 ppb, chicken meat contains 51 to 163 ppb. Worryingly, if arsenic present in cow urine/ dung gets mixed with the soil, it can recharge the arsenic table and start a vicious cycle of contamination, says Antara Das, senior research fellow, SOES.

Illustration by TANMOY CHAKRABORTY

PADDY SHOOTS, USED AS FODDER, CONTAIN ARSENIC, THUS PUTTING AT RISK HUMANS WHO CONSUME THE MEAT/ MILK OF COWS AND GOATS

In contrast to arsenic poisoning, humans are squarely responsible for the chemical contamination of fish, and it comes from formalin, or formaldehyde dissolved in water, otherwise used as a disinfectant in industries as well as to embalm and preserve corpses.

West Bengal's ministry of fisheries has asked the Andhra Pradesh government to watch out for the use of formalin for preservation of Rohu and Katla fish being caught from Nagarjun Sagar, Bhimavaram, Srisailam and Koleru lake reservoirs. Andhra, the largest fish-producing state in India, exports the majority of its produce to the Bengal market. Fish transported to West Bengal needs refrigeration twice on its way. Refrigeration of one batch of 40-50 kg fish requires 10 kg ice. The use of formalin reduces that requirement by half. Formalin is injected in the abdominal region of fish, contaminating them thoroughly. Their appearance, however, is unaffected. Officials in the state fisheries department admit that some unscrupulous fish traders often use formalin to preserve fish, but claim that surprise raids have reduced the habit.

Again, many fish farmers use leather extracts and leather waste as fish feed. Leather waste is laden with chromium, lead and zinc, which are heavy metals and toxic chemicals. "These heavy metals get accumulated in the muscle, as they are not fat-soluble, unlike most pesticides. This is a bigger threat," says an expert from the ministry of fisheries. Though there has been increased surveillance to curb the practice, experts are sceptical if it can be stopped completely. "I know many fish ponds in North 24 Parganas where tangra (*mystus cavasius*) and other fish are made to nibble at leather waste to help them grow in size," says a state government official.

The threat of contamination of fish also comes from mercury, another toxic chemical, which occurs in abundance in industrial and medical effluents dumped in rivers and water bodies. Mercury gets transformed into the highly toxic methyl mercury through microbial action and settles on water planktons, which are food for small fish. Bigger fish consume smaller fish, and are in turn eaten by humans, thus entering the food chain. The human nervous, digestive and immune systems can be severely damaged by the intake of mercury through food. Though mercury contamination of fish was brought to the state government's attention by NGOs a decade earlier, some experts say the situation is not grave. Others say the ingress of sea water during high tide significantly dilutes any such contamination in the rivers in south Bengal.

Is this concatenation of alarming facts food for thought for the average Bengali content with her *maachh-bhaat*? Hopefully, she will stop to think before digging into her comfort food. ■

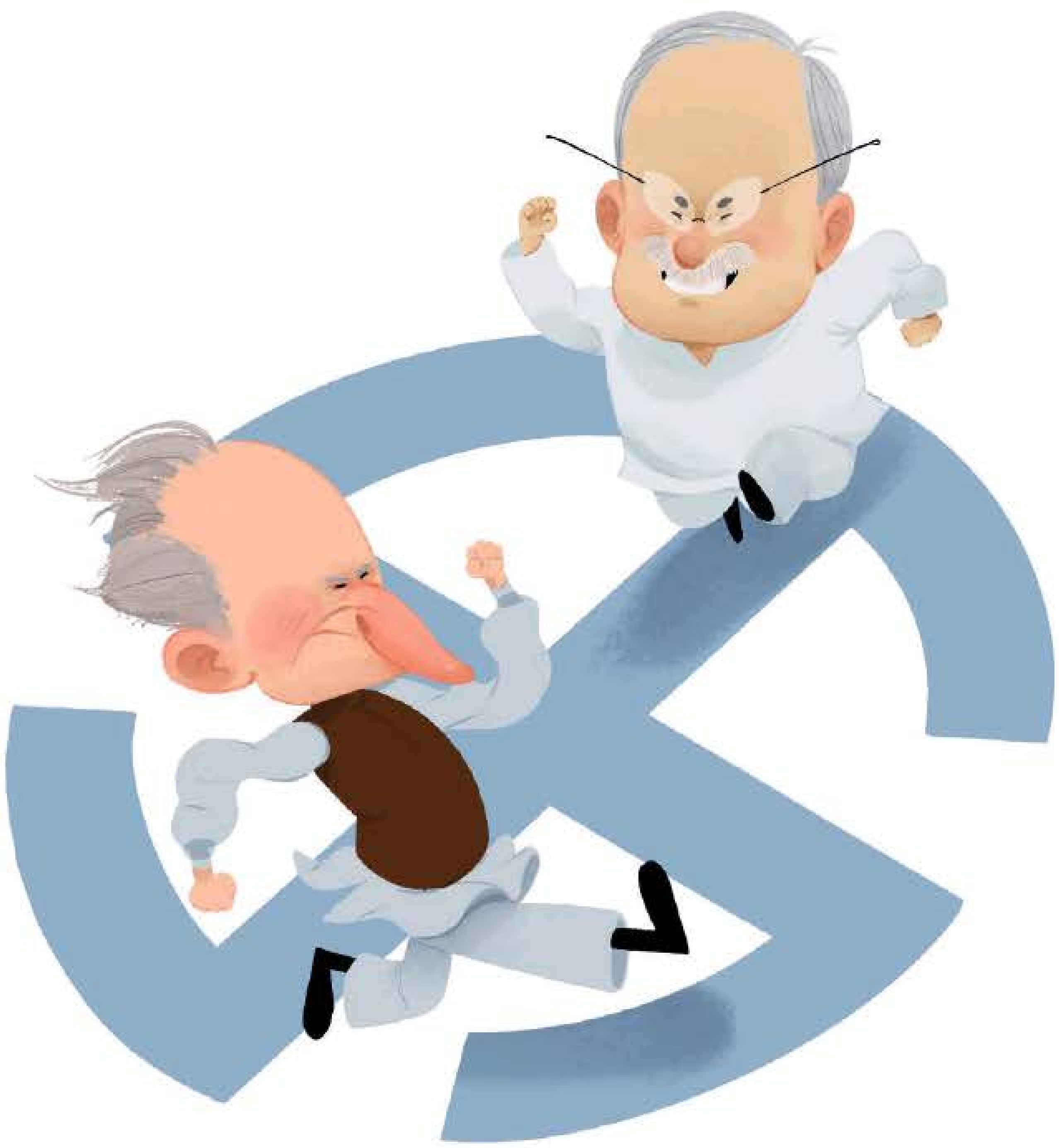


Illustration by SIDDHANT JUMDE

GLASSHOUSE

A TEST OF TWO CMs

The assembly elections in Gujarat and Himachal Pradesh have also turned the spotlight on the poll minders of the Congress for the two states—Rajasthan chief minister **Ashok Gehlot** and his Chhattisgarh counterpart **Bhupesh Baghel**. Baghel had been assigned election duty in Assam and Uttar Pradesh too, but could not help bolster the party's tally. Gehlot, by contrast, helped the Gujarat Congress see its best-ever performance in decades in 2017 in Prime Minister Narendra Modi's home state, giving the BJP a real scare. Results day—December 8—could now determine the stature of both CMs, especially with party rebels snapping at their heels in their respective home states.

GUJARAT MODEL?

When the BJP dropped 38 sitting MLAs in its first list of candidates for the assembly election in Gujarat, the reverberations were felt in faraway Karnataka. The southern state goes to the polls in May 2023 and the state BJP desperately needs an image makeover. So, when **Lahar Singh Siroya,** the Rajya Sabha member from the state, tweeted that the Gujarat approach of senior leaders making way for youngsters "should serve as a model in Karnataka too", it set off tremors in the BJP camp.

ANI

Chacha-bhatija Season

On November 9, as Bihar chief minister **Nitish Kumar** held Rashtriya Janata Dal leader **Tejashwi Yadav** in a tight hug at a state event, he appealed to all present to wish the deputy CM on his birthday. With "*chacha-bhatija*" bonhomie being the flavour of the season, rapprochement seems to be on the cards for another duo—the estranged Pashupati Kumar Paras and Chirag Paswan, both claimants to the late Ram Vilas Paswan's legacy. Especially as Chirag is now back in the BJP's good books and uncle Paras is in the cabinet.

Kaushik Deka *with* ***Ajay Sukumaran, Amitabh Srivastava, Romita Datta and Prashant Srivastava***

Delete Button

With the Uttar Pradesh police recently filing an FIR against Kanpur University vice-chancellor **Vinay Kumar Pathak**, netas of every hue are deleting photos with him from their social media accounts. Given that Pathak has held the post for several years, he was well known for his political connections. Charged with bribery, corruption, extortion and even illegal confinement, government sources say that Chief Minister Yogi Adityanath himself has asked for Pathak's file and a probe into his political network. But nobody is asking the big question yet: who was protecting the tainted V-C till now?

NOT SO SWEET

On November 7, West Bengal panchayat minister **Pradip Majumdar** finally got an appointment with the Union minister of rural development and panchayati raj **Giriraj Singh** after waiting for months. The purpose: to get funds released for the MNREGA 100 days' work scheme, which the Centre had halted, citing "gross misappropriation". Majumdar had gone with the choicest *nolen-gur* (winter jaggery) sweets and apparently Giriraj went ga-ga over them, even discussing the prospects of Bengal exporting jaggery. But on the release of funds, he begged off. No sweetener for Majumdar, it seems.

CHANDRADEEP KUMAR

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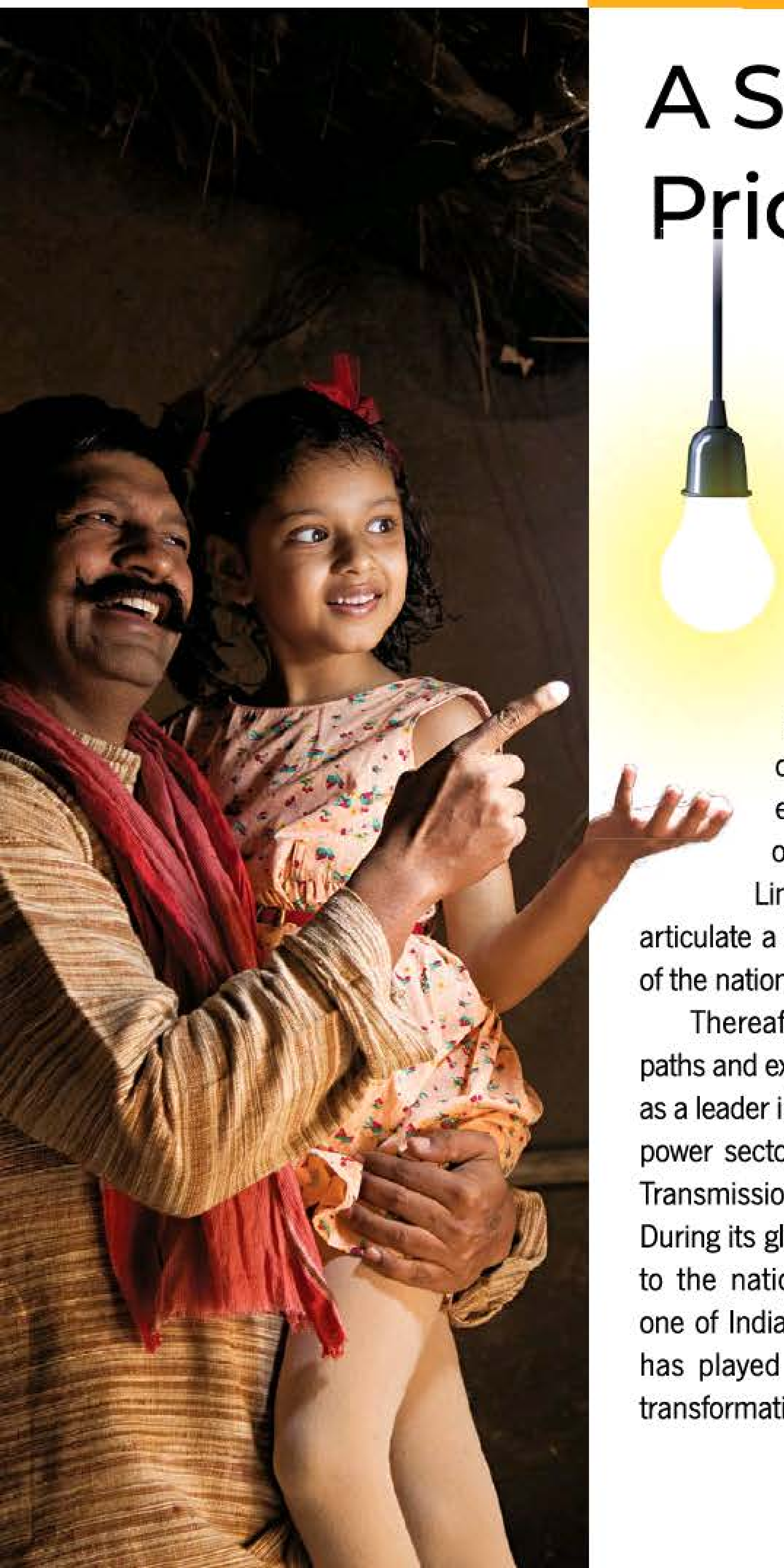
The Company has shown consistent growth in its portfolio and continues to achieve new milestones with record breaking performances. In FY22, the company registered an annual Net Profit of ₹10,046 crore which was the highest in its history. During Q1FY23, REC clocked a Net Profit of ₹2,447 crore while the Loan Book swelled to over ₹3.87 lakh crore, thus, propelling the organization to a Net Worth in excess of ₹52,000 crore. (as on 30th June, 2022)

REC Limited

A Story of Power, Pride and Prestige



In 1969, India was reeling under an agrarian crisis caused by three successive years of monsoon deficit. India urgently needed to facilitate the availability of electricity in rural and semi-urban areas to boost agriculture and the quality of life of its citizens. During the time of severe drought, the Government sought to reduce the dependency of agriculture on monsoons by energizing agricultural pump-sets for optimized irrigation. This is how REC Limited came into being, with an aim to articulate a response to the pressing exigencies of the nation by financing agricultural pump-sets.

Thereafter, REC has ventured into newer paths and expanded its horizons to emerge today, as a leader in providing financial assistance to the power sector in all segments, be it Generation, Transmission, Distribution or Renewable Energy. During its glorious journey of 53 years of service to the nation, REC has metamorphosed into one of India's premier financial institutions and has played an integral role in catalyzing the transformation of the energy sector.

In 2008, REC made an initial public offering of its shares which was a resounding success with the issue getting oversubscribed 27 times and was also conferred the "Navratna" status. Fast forward to 2017 and REC became the first Indian PSU to launch Green Bonds denominated in US dollars for financing green power projects in solar, wind, biomass and hydro energy. The Company has shown consistent growth in its portfolio and continues to achieve new milestones with record breaking performances. In FY22, the company registered an annual Net Profit of ₹10,046 crore which was the highest in its history. During Q1FY23, REC clocked a Net Profit of ₹2,447 crore while the Loan Book swelled to over ₹3.87 lakh crore, thus, propelling the organization to a Net Worth in excess of ₹52,000 crore. (as on 30th June, 2022)

The Loan Book and Net Worth have grown manifold with a very healthy asset quality, reflecting the Corporation's strong fundamentals. Being a financially stable and sound business organization, REC has consistently paid dividend to shareholders and continues to generate wealth for its investors and stakeholders.

Over the years, REC has established itself as the financial backbone of the power sector and can proudly claim that its funding has supported a large part of the transmission and distribution network of the country with over 7 lakh MVA of transformation capacity financed. In terms of generation, the Company has funded state-sector conventional energy capacity of more than 85,000 MW.

Carrying forward the legacy of being a key partner for the Government, REC has been appointed as the Nodal Agency for numerous flagship schemes of the Government such as the Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGAYA) and Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY). On Independence Day in 2015, the Hon'ble Prime Minister Shri Narendra Modi had announced from the ramparts of the Red Fort that all un-electrified villages in the country will be electrified within 1000 days. On 28th April 2018, Leisang in Manipur became the last village to be provided access to electricity infrastructure thereby attaining universal village electrification. The ambitious feat was achieved in a span of 987 days, 13 days earlier than the target set by the Hon'ble Prime Minister, prompting the International Energy Agency to recognise it as "one of the greatest achievements in the history of energy".

Building on the foundation of power infrastructure laid under DDUGJY, the Government launched SAUBHAGAYA scheme with the aim to provide electricity connections to all the un-electrified households in the nation. Under the scheme, more than 3 crore willing households pan-India were provided access to electricity. As a result of which, the country has today achieved universal household electrification, bringing hope, light and opportunities to millions of citizens and transforming India into a power surplus nation.

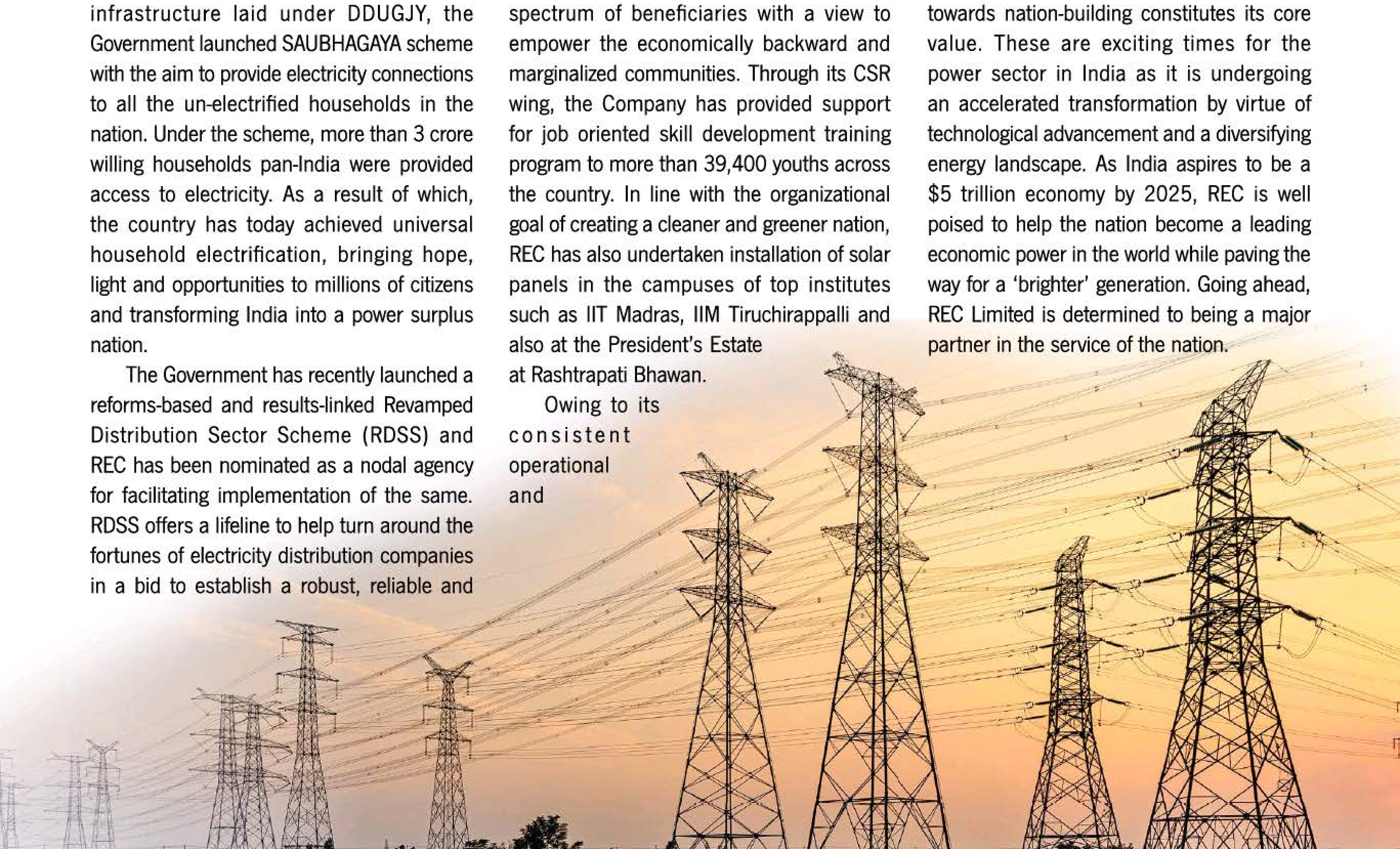
The Government has recently launched a reforms-based and results-linked Revamped Distribution Sector Scheme (RDSS) and REC has been nominated as a nodal agency for facilitating implementation of the same. RDSS offers a lifeline to help turn around the fortunes of electricity distribution companies in a bid to establish a robust, reliable and resilient power sector.

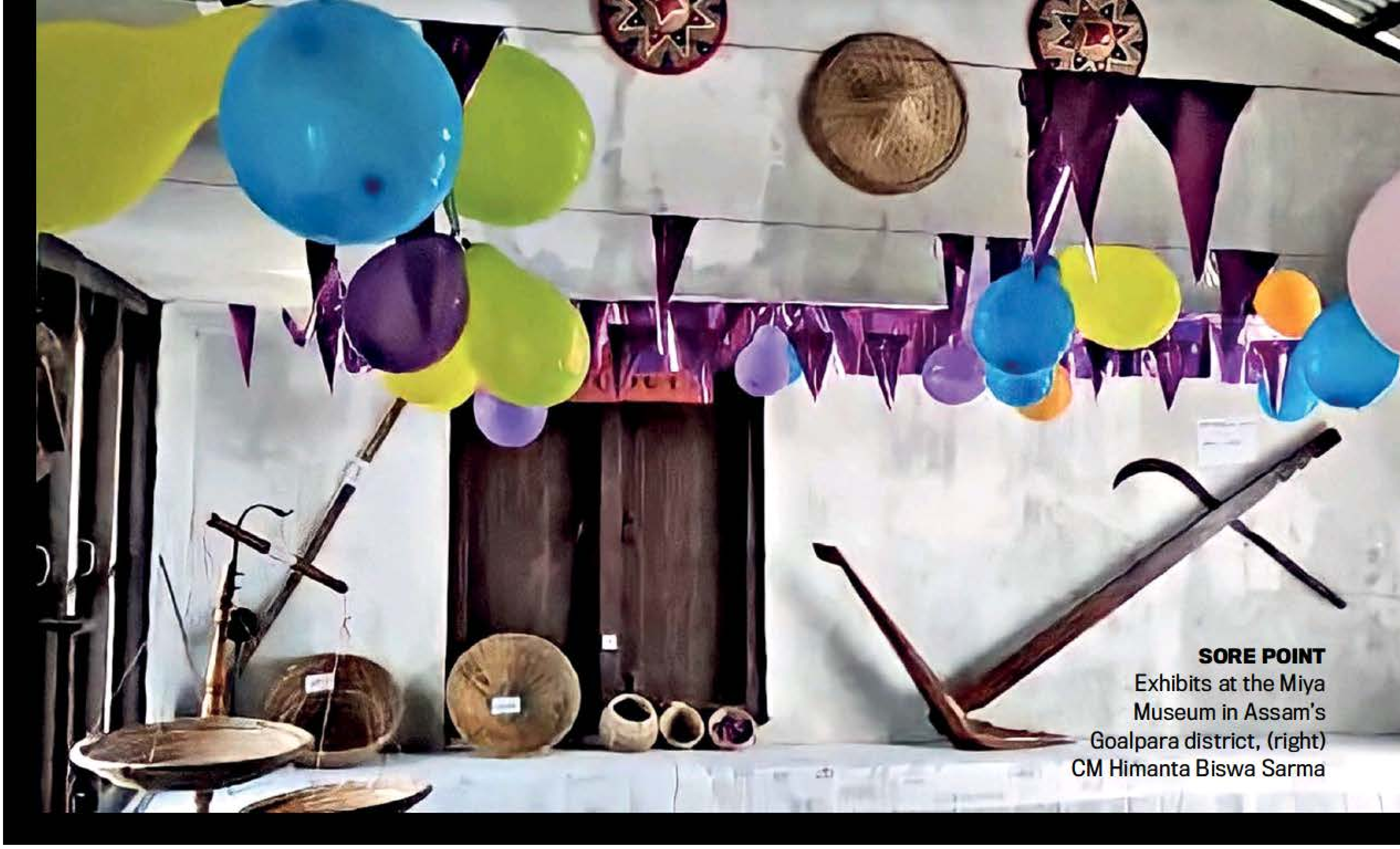
Being a socially responsible corporate citizen, REC strives to achieve a balance of economic, environmental and social imperatives. Countless CSR initiatives have been carried out by REC in the fields of sanitation and hygiene, healthcare, skill development, women empowerment, environmental sustainability and rural infrastructure in order to facilitate inclusive social development. Through its CSR initiatives, it endeavours to espouse projects for social welfare with sustainability as a guiding principle.

REC Foundation – the CSR arm of REC Limited was established to lay emphasis on issues of foremost concern for national development and attempts to reach a wide spectrum of beneficiaries with a view to empower the economically backward and marginalized communities. Through its CSR wing, the Company has provided support for job oriented skill development training program to more than 39,400 youths across the country. In line with the organizational goal of creating a cleaner and greener nation, REC has also undertaken installation of solar panels in the campuses of top institutes such as IIT Madras, IIM Tiruchirappalli and also at the President's Estate at Rashtrapati Bhawan.

Owing to its consistent operational and business excellence, REC has recently been conferred the status of 'Maharatna' – the highest recognition for a central public sector undertaking (CPSE). The company is now exploring new frontiers and supporting several new initiatives like electric vehicles, solar-wind hybrid power projects, solar PV cells and module manufacturing units. It is also championing the cause of energy transition by financing renewable energy projects and has already funded 13,000 MW capacity of green energy. Of late, the organization has expanded its offerings to also fund infrastructure development projects such as metros and airports.

The Corporation's humble beginnings spearheaded its strides into the corporate world and to this day, REC's commitment towards nation-building constitutes its core value. These are exciting times for the power sector in India as it is undergoing an accelerated transformation by virtue of technological advancement and a diversifying energy landscape. As India aspires to be a $5 trillion economy by 2025, REC is well poised to help the nation become a leading economic power in the world while paving the way for a 'brighter' generation. Going ahead, REC Limited is determined to being a major partner in the service of the nation.





SORE POINT
Exhibits at the Miya Museum in Assam's Goalpara district, (right) CM Himanta Biswa Sarma

THE NEW FAULT LINES

Efforts by Bangla-speaking Muslims in Assam to assert a distinctive identity through a museum give a new twist to old fears of a threat to indigenous culture

By Kaushik Deka

Inside a one-room house with a tin shed in a nondescript village in Assam's Goalpara district, a few items such as a hand towel, traditional fishing gear, a plough and a *lungi* are placed over a table. This is the Miya Museum that was shut down by the Assam government just two days after its inauguration on October 23. Set up by the All Assam Miya Parishad (AAMP), reportedly at a cost of just Rs 7,000, in a house that belongs to its president Mohor Ali, the museum was meant to showcase the culture of Muslims of Bengali origin in Assam. But the initiative seems to have irked the state's indigenous communities and provided political parties on both sides of the communal divide fertile ground to consolidate their respective vote banks.

Though it was sealed on the technical ground that a house built under the Prad-

ANI

han Mantri Awas Yojana (PMAY) cannot be thus converted in use, the BJP-led Assam government has been vehemently opposed to the very idea of a Miya Museum. "How can the *nangol* (plough) be exclusive to Miyas?" asked Assam chief minister Himanta Biswa Sarma. "Farmers in Sivasagar also use it. Nor is the fishing gear exclusive to them. Except the *lungi*, there is nothing in the museum they can claim as theirs."

A day after the museum was sealed, the police arrested Ali along with AAMP general secretary Abdul Baten and former Aam Aadmi Party convenor Tanu Dhadhumia, who had inaugurated the museum, under the Unlawful Activities (Prevention) Act (UAPA). Ali, a teacher in a local school, was earlier suspended for dereliction of duty. Baten is a retired college teacher from the neighbouring Dhubri district, while Dhadhumia teaches in a junior college in Naharkatia town of Dibrugarh district. Special DGP (law and order) G.P. Singh says they were arrested in connection with a case lodged in Nalbari district for alleged links with persons accused of being cadres of Al Qaeda in Indian Subcontinent (AQIS) and Ansarullah Bangla Team (ABT), a Bangladesh-based terror outfit. The charges, thus, linked up what has been shaping up as a 'culture war' with a more ominous part of the conflict spectrum. This year, Assam Police have arrested nearly 50 terror suspects, including two imams and three madrassa teachers. Five illegally constructed madrassas have been demolished—four by the civic administration and one by locals. As all incidents happened in Muslim-majority districts, it played to the perception that Muslim immigrants are a security threat and CM Sarma declared that Assam was becoming a "hotbed" for Islamist radicals.

> **“How can the *nangol* plough be exclusive to Miyas? Farmers in Sivasagar also use it. Or the fishing rod? Except the *lungi*, there is nothing in the museum they can claim as theirs”**
>
> **HIMANTA BISWA SARMA**
> *Assam chief minister*

IDENTITY AND DEMOGRAPHY

Unlike in the rest of India, where the title 'Mian' can still retain its old sense as a gentlemanly form of address, in Assam it is used exclusively as a pejorative to denote Bangla-speaking Muslims of immigrant origin, mostly inhabiting the *char-chapori* (sandbars and low-lying riverbanks) of the Brahmaputra valley. They are often perceived to be 'illegal immigrants' from Bangladesh, though most claim to have lived in Assam for generations. Assamese nationalist organisations have long been demanding their deportation to Bangladesh.

The fear of Muslims of immigrant origin is rooted in perceptions about demographic growth and the consequent pressure on land and resources. Barring Jammu and Kashmir, presently a Union territory like Lakshadweep, Assam is the state with the highest share of Muslims—now comprising over 34 per cent of the population, up from 25 per cent in 1951.

More importantly, the decadal growth rate of the Muslims in the state has been consistently higher than the national average (see *The Demographic Duel*). Many believe that this is because of immigration from Bangladesh as the fertility rate of Muslims in the state has been seeing a sharp drop. Besides, the decadal population growth rate in all Muslim-majority districts—up from six in 2001 to nine in 2011—has been over 20 per cent, compared to the state average of 17 per cent. Muslims, for instance, comprised 50.22 per cent of Bongaigaon's population in 2011, up from 27.8 per cent in 1971; in Darang, the figure increased from 24 per cent to 64 per cent.

The National Register of Citizens (NRC), which was updated in 2019 in Assam under the supervision of the Supreme Court, took 1971 as the cut-off year for identification of illegal immigrants and found 1.9 million people ineligible for citizenship. Though

WHO ARE THE MIYAS IN ASSAM?

Unlike in the rest of India, where 'Mian' still retains its old sense as a form of address to a respectable person, the term 'Miya' in Assam is a pejorative denoting Bangla-speaking Muslims of immigrant origin, whose numbers are estimated to be around 10 million currently. They are often perceived to have illegally entered India from Bangladesh. Though most of them claim to have stayed in Assam for generations, Assamese nationalist organisations have long been demanding their detection and deportation to Bangladesh. The draft National Register of Citizenship (NRC), prepared in 2019 under the supervision of the Supreme Court, to detect illegal immigrants in the state, found 1.9 million people who were not eligible for citizenship. While this number has been disputed by all stakeholders, the Miya community has responded to the crisis in variable ways: many seek acceptance within the Assamese spectrum, while some have chosen a more defiant vein, embracing the term 'Miya' to assert a distinctive identity. Thus, the demand for a Miya Museum and a celebration of Miya poetry. The latter, rendered in a variety of Bangla, runs up against a historical antagonism though, adding to the cocktail of ethnolinguistic and religious politics.

the BJP, the ruling party at the Centre and in the state, had made the NRC an electoral plank to woo Asomiya voters, the 2019 update has not been accepted so far. Initially, the pandemic was cited as the reason for the delay but critics say the reluctance to accept the NRC stems from the fact that nearly 50 per cent of those excluded are non-Muslims. To circumvent that, the BJP, many argue, is also keen to implement the Citizenship (Amendment) Act (CAA), 2019, in Assam as it would enable the granting of citizenship to illegal Hindu immigrants. A new Hindu-Muslim narrative was floated, especially by CM Sarma, saying the Hindu immigrants would strengthen the Assamese Hindus, who would otherwise be outnumbered by the Muslims of immigrant origin. Sarma, however, was careful to not offend Assamese-speaking Muslims. Among Assam's more than 10 million Muslims, around four million belong to five Assamese-speaking Muslim groups that have recently been declared as 'indigenous' by the BJP government to distinguish them from the Miyas.

WHY A MUSEUM FOR MIYAS

Many Muslims of immigrant origin have embraced the pejorative term thrust upon them—Miya—and use it to assert their distinctive identity. The Miya Museum was a reflection of that. "The museum came up because the larger Assamese society doesn't accept us as an integral part. I'm a Miya and I speak the Assamese language, yet I'm not acknowledged as Assamese," says Sherman Ali Ahmed, a suspended Congress legislator. Ahmed, who admits it was wrong to turn a private residence built under PMAY into a museum, had scored the second highest marks in the state in Assamese language in his Class 10 boards. In 2020, he had written to the state's director of museums, requesting him to expedite the construction of a Miya museum on the premises of the Srimanta Sankardev Kalakshetra in Guwahati, a cultural complex aimed at "preserving and promoting the cultural heritage of the people of Assam". In his letter, Ahmed cited a recommendation made by the Standing Committee on Art and Culture to the Assam assembly on March 24, 2020, that such a museum be set up in Kalakshetra to reflect "the culture and heritage of people living in the *char-chaporis*". "All communities and tribal groups in Assam are represented in Kalakshetra. Why can't the culture of Miyas find a place there? We don't want to be separated from Assamese culture, but be a part of it," says Ahmed.

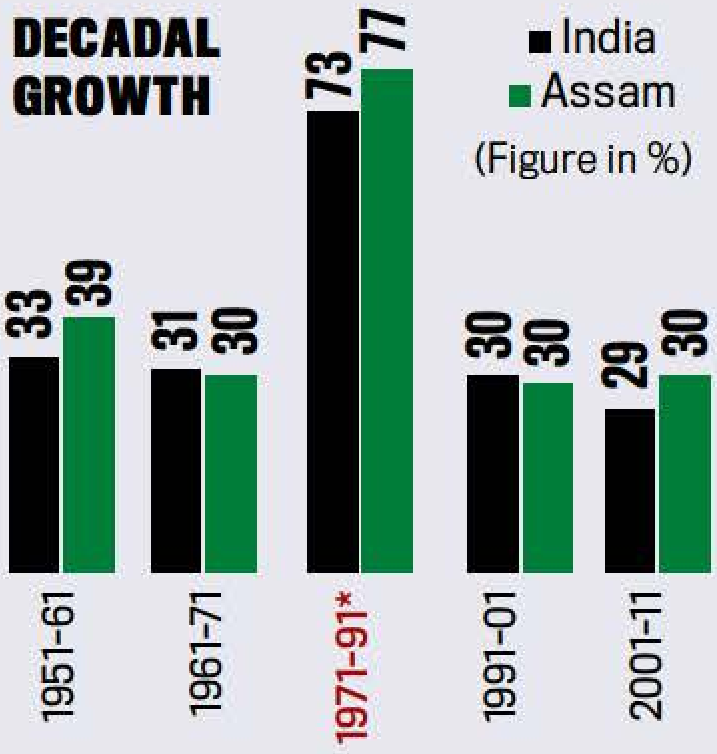
> **"The museum came up because the larger Assamese society doesn't accept us [Miya community] as its integral part"**
>
> **SHERMAN ALI AHMED**
> *Suspended Congress MLA*

But, for Assamese nationalists, this means legitimising 'illegal immigrants'. "There is no need to redefine the concept of Assam's indigenous population. The larger Assamese society is inclusive of everyone, including indigenous Muslims. Where is the need to create another identity?" asks Samujjal Kumar Bhattacharya, patron of the All Assam Students' Union (AASU), the organisation at the forefront of agitating against illegal immigrants. He dismisses the sundry "blame games" as "the insecurity of a particular group".

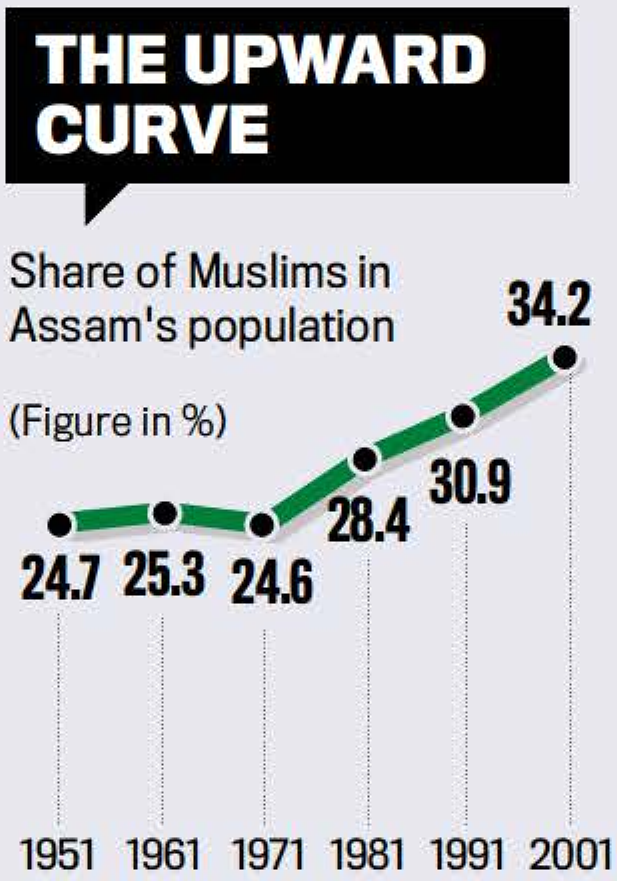
The idea is also not acceptable to someone like Apurba Adhikary, who heads a forum to protect the Satras, or Assam's Vaishnavite monasteries, from land-grabbing by immigrants. Adhikary, whose

THE DEMOGRAPHIC DUEL

Assam's communal divide has its roots in the perception that the high growth among Muslims owes to "illegal immigration" from Bangladesh. The differential growth rate for Muslims in Assam compared to the national Muslim average feeds that notion. Some cite socio-economic factors, but the BJP has been cashing in on the native's fear of a demographic invasion.



*Census was not conducted in Assam in 1981



Graphic by ASIT ROY

13-year-old niece was kidnapped by Muslims of immigrant origin in 2003 and rescued only after 23 days, was forced to relocate his monastery as the administration "failed to provide protection, thanks to vote bank politics". The BJP has come to power riding on the insecurities of many like Adhikary. Accepting Miyas as part of Assamese society will dilute its poll plank of providing security from "external aggressors". And yet, the 26-member committee that had proposed a *char-chapori* museum in Kalakshetra included six BJP MLAs. One of them was Padma Hazarika, who now says, "I don't remember what had been suggested in that report."

THE FEAR OF BANGLA

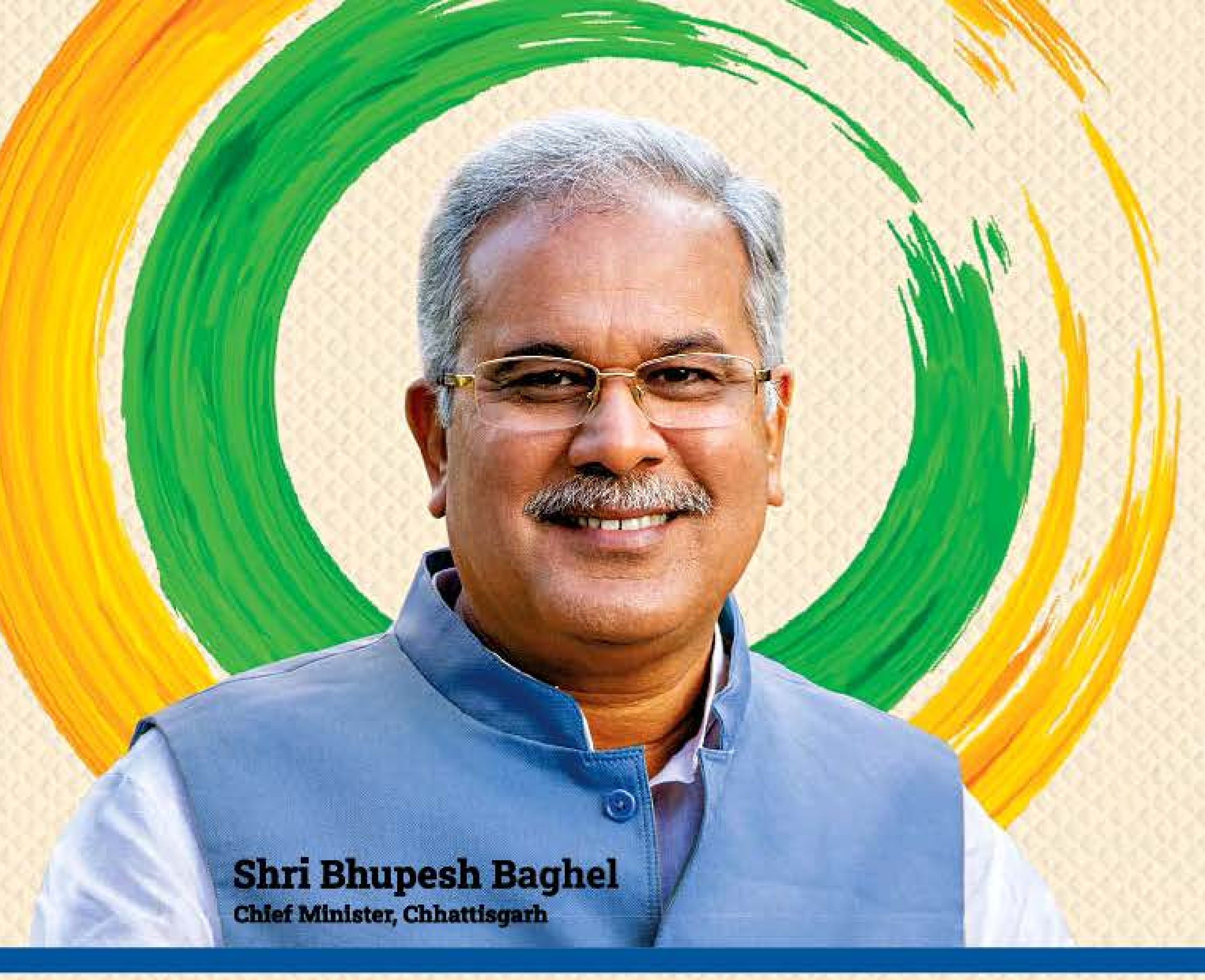
But discomfort with the assertion of Miya identity, especially a separate linguistic one, is not confined to those who support AASU or the BJP. In a heated debate in 2019, a series of public intellectuals took umbrage to a section of Muslims of immigrant origin writing poetry in their native Bangla dialect and calling it Miya poetry. This was seen as a challenge to the Assamese language, which has long been an emotive issue in the state. Bangla was imposed as a state language in Assam between 1836 and 1872. In the Barak Valley, which is dominated by Bangla-speakers, Assamese is still not accepted as the state language. The Assamese-speaking population in the state declined from 58 per cent in 1991 to 48 per cent in 2011, while the Bangla-speaking population grew from 22 to 29 per cent in the same period. Miya poetry, coming from a community whose members mostly go to Assamese-medium schools and often declare Assamese as their mother tongue, ended up provoking the fear that Assamese may lose the status of the language of the majority.

Take Dhubri district, for instance. Its population is nearly 80 per cent Muslim, largely of immigrant origin, but 69 per cent speak Assamese as per the 2011 census. That's because the majority of immigrant Muslims cite Assamese as their language. Hiren Gohain, an eminent intellectual and harsh critic of the BJP, questioned the idea of Miya poetry and argued that the community's decision to not use Assamese—a language adopted by their ancestors and declared as their mother tongue in the census—could shatter the fragile peace in Assam.

The police adds its bit, calling the museum part of a strategy instigated by "external factors", to carry forward the "job left half-done" by the now-banned Popular Front of India. "It's an exact replica of the RSS model of social penetration. The museum was a kind of experiment to test the waters," says a senior Assam police official.

Such "test cases", however, do not have the universal approval of the Miya community. Many among them believe a confrontational approach will do more harm than good. "Seeking acceptance as a part of Assamese culture should happen via dialogue and social empowerment," says Guwahati-based lawyer Aman Wadud, who had bailed out 10 poets arrested in 2019 on charges of spreading tension. "Did the person who set up the museum consult the community? Who authorised him to represent us or decide the nomenclature?" he asks. "I fought that battle as I was convinced they were not writing anything communal or xenophobic."

Wadud disfavours the aggressive tone of many social media posts by community youth. Nor is he alone in wanting the term Miya to be neither imposed nor brandished: he bats for freedom of choice. Comfortable in his skin as a Bengali Muslim who is now Assamese, he wishes everyone from the ethnicity to have the right to articulate identity in pursuit of dignity. "I can't say I have been accepted as Assamese even though I'm the fourth generation of our family living here," says Wadud. With politics permeating identity narratives, reconciliation doesn't appear imminent. After decades of seeking a secure border, the people of Assam have only found newer battlelines emerging in their midst. ■


Shri Bhupesh Baghel
Chief Minister, Chhattisgarh

CHHATTISGARH

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Empowered Tribals Visionary Leadership
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Youth & Women Empowerment
Lowest Unemployment Rate Cultural Renaissance
Environment Conservation
New Benchmark in Education Winning the War on Malnutrition
Rural Upliftment

Impact Story

EMPLOYMENT	**Lowest average unemployment rate** in the country in the last 1 year
SOCIO-ECONOMIC JUSTICE	Input assistance of more than **₹1.5 lakh cr** to farmers and economically backward sections
RECOGNITION OF TRIBAL RIGHTS	Rights over **96 lakh** acres of forest land and its resources to **4.45 lakh** forest dwellers
NEW BENCHMARK IN EDUCATION	**247** Swami Atmanand English Medium Schools, for modern and free education to **2.52 lakh** children
NEW INDUSTRIAL HUB	**2,367** new industrial units **₹89,977 cr** of industrial investment
EMPOWERMENT OF WOMEN	**50%** reservation in panchayats **30%** reservation in govt posts
DECLINING RATE OF MALNUTRITION	Through free of cost nutritious food, **2.11 lakh** children become malnutrition free, **1 lakh** women defeat anemia
EFFECTIVE ADMINISTRATION	Formation of **6** new Districts, **19** Sub-divisions and **77** new Tehsils
PRIORITIZING HEALTHCARE	Free and quality **medical services** reaching doorsteps

STRIVING TO MAKE A MARK

IN A MATTER OF MONTHS, AAP HAS EMERGED AS A SERIOUS CHALLENGER IN THE GUJARAT ASSEMBLY ELECTION. CAN IT DENT THE BJP IN ITS HINDUTVA FORTRESS?

By Jumana Shah in Ahmedabad

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AFTER DECADES of two-party contests, Gujarat faces a triangular battle in the assembly election this time, with the Aam Aadmi Party (AAP) making an aggressive play in Prime Minister Narendra Modi's home state. The BJP still retains an air of invincibility, but the ballot box can throw up surprises, as it did in 2017 when the saffron party got a scare winning just 99 seats (of the total 182), its lowest tally since 1995. This time, AAP is the loose cannon in the field. Two months ago, when the newbie party started out making promises aimed at the middle classes, it looked like it would just eat into the Congress votes. Now, with a decisive announcement on the chief ministerial face—former TV anchor Isudan Gadhvi is their man for the job—and party chief Arvind Kejriwal's unapologetic projection of AAP as a 'Hindu party', it is anybody's guess which party's vote it will cut into, if any.

Historically, Gujarat has seen mostly bipolar contests between the BJP and Congress. This is the first time a regional party like AAP is finding large-scale resonance here. Regional players like the Bharatiya Tribal Party (BTP) are restricted to a handful of tribal seats and the Nationalist Congress Party (NCP) invariably contests in alliance with the Congress, limited to two seats at best. AAP has been knocking at the gates in Gujarat since 2014, but it had to wait till 2021 to finally get some traction—the party won 27 of 120 seats in the Surat municipal corporation polls.

The primary reason for AAP's rise is not just its promises (see *Kejriwal's 'Guarantees'*), but the fatigue with the BJP's *vikas* (development) narrative. Inflation, unemployment and agrarian distress are real issues, particularly after Covid-19 and the lockdowns. In a Lokniti-CSDS survey conducted in October, 51 per cent of the respondents felt inflation was a major concern while 15 per cent were worried about jobs; the corresponding figures were 11 and 13 per cent respectively in 2017. This was before the poll dates were announced and the BJP was in the middle of its Gaurav Yatra. Since then, the Morbi bridge collapse incident of October 30 has added fuel to the opposition's fire.

BJP spokesperson Yamal Vyas, though, brushes off the threat. "AAP will only eat into the Congress vote share, as the BJP voter is clear about their support for Modi. In fact, because of AAP, we will clock our highest ever seat tally this time," he says.

The BJP believes the Modi voter is still steeped in Gujarati *asmita* (pride) and will not be swayed by Kejriwal's cries of 'Jai Shri Ram' or his promises on education and healthcare, or free trips to Ayodhya's Ram temple. Their estimation is that the aspirational, urban and semi-urban middle class Hindu voters also have memories of the communal frictions from the time the Congress ruled Gujarat. But after 27 years in power, these time-tested estimates face a litmus test this time.

For instance, the size of the elector-

ALL HANDS ON DECK
AAP's Arvind Kejriwal at a roadshow in Chotila, Surendranagar, Nov. 6

ate was 24 million in 1990, when the Congress last ruled. It is 49 million in 2022. About 50 per cent of the voters have no memory of the much pilloried Congress rule. That said, a conscious BJP has responded to almost every issue raised by AAP through it own sops and use of the government machinery. The narrative of voting for *aapdo manas* (our man) Modi—who promises to make India a global superpower—has been used in three elections since 2014. Will it work again this time?

The BJP is not taking any chances and is vowing to do its best ever. At a poll rally in Kaprada in tribal-dominated Valsad, PM Modi thundered, "*Aa Gujarat mein banavyu chhe* (We have made this Gujarat)...I want to break my own record this time. Bhupendra's record should be higher than Narendra's." Modi has conducted four whirlwind tours of the state, twice in October itself, and inaugurated new projects worth Rs 65,000 crore. The BJP's highest seat tally is 127 seats in the 2002 election following the communal wave after the Godhra riots.

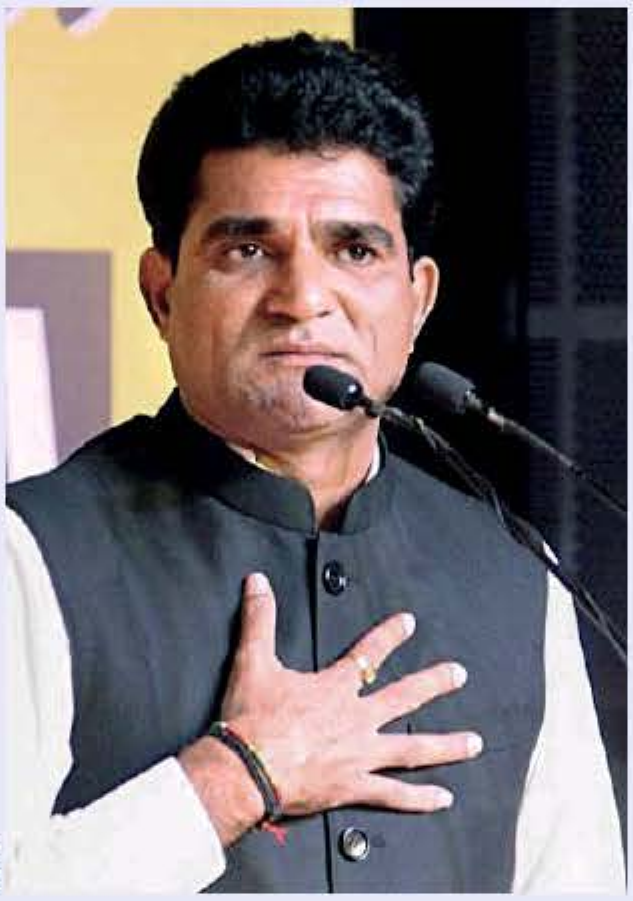
Meanwhile, here are two possible scenarios if AAP does make an impact:

AAP gets a 7-15 per cent vote share: Grudgingly, even the BJP and Congress admit this is a likely scenario. Experienced poll observers say if the "real issues" are on voters' minds on polling day, it will be closer to 15 per cent. The question, of course, is where does this vote come from? The Congress, possibly, as the party has been losing vote share to the BJP. Poll pundits claim the Congress has a loyal vote base of 35 per cent (50-60 seats) and everything above that depends on "seasonal factors". So AAP could possibly wean away the stray 6.4 per cent vote share from the Congress's 2017 tally (41.4 per cent). In this scenario, analysts believe AAP may win up to five seats.

The Congress's loyal vote base is in the tribal areas, a section of the OBCs (mainly Kolis) and the Muslims. AAP has made no overt outreach to the Muslim community, though it has announced two Muslim candidates in Ahmedabad's Jamalpur and Dariapur seats. Muslims make up 9-10 per cent of the electorate and are estimated to have an impact in 53 seats. However, with the AIMIM (All India Majlis-e-Ittehadul Muslimeen) also in the fray, their vote will be divided, resulting in a significant loss to the Congress. AAP explored a tie-up with

KEJRIWAL'S 'GUARANTEES'

- Free education, healthcare at state institutions
- **300** units free electricity a month
- **Rs 1,000** allowance to women above 18
- **1 million** new govt jobs; recruitment schedule announced
- Farm loan waiver up to **Rs 2 lakh**; free daytime electricity
- **80%** quota for local youth in private sector jobs
- **Rs 3,000** a month allowance to unemployed youth
- **Rs 10,000** salary for sarpanches
- **Rs 10 lakh** to village panchayat via direct transfer
- Village computer entrepreneurs (VCEs) to get **Rs 20,000** salary



ANI

FROM TV TO POLITICS

The 40-year-old Isudan Gadhvi is a recent convert to politics. He joined AAP in June 2021, leaving his job as an anchor with a regional TV channel. A native of Pipaliya village in Dwarka, Gadhvi is an OBC, but comes from an affluent family. He used to anchor a popular prime-time news show that posed pertinent, tough questions. Gadhvi is a good orator, bringing a son-of-the-soil feel to the AAP campaign, which is otherwise dominated by Kejriwal, Punjab CM Bhagwant Mann and state poll coordinator Raghav Chadha. AAP has taken a calculated risk in announcing its CM candidate, but one that has been applauded as a decisive message from the party. The challenge is that it may alienate Patidar voters, which AAP hopes to counter through fiery state party convenor Gopal Italia, a Patel himself.

AAP'S STAKES

More than the ruling BJP, the party may damage the Congress

SCENARIO 1

AAP gets **7-15% of the vote, picks up 0-5 seats.** The BJP takes a minimal hit while it dents the Congres's chances. Congress vote share of 41.4% in 2017 **is expected to fall to 35% or less**; may lose seats as a result

SCENARIO 2

The Lokniti-CSDS study in October shows that AAP vote share **could even jump to 22%** with a major share culled from the Congress, while the BJP takes a minor hit. **It is likely to displace Congress** as the BJP's prime challenger

the Bharatiya Tribal Party (BTP), considered a strong force in central Gujarat, but the alliance came undone in six months. **If AAP corners an unprecedented 15-22 per cent of the vote:** The Lokniti CSDS survey conducted in October 2022 suggests that AAP could get 22 per cent of the vote share, 20 per cent of which might come from the Congress and 2 per cent from the BJP. This could put AAP on the road to replacing the Congress as the prime challenger to the BJP in the future. In Gujarat, the unique phenomenon of differing urban and rural voting patterns continues to play out. The aspirational middle class, concerned about their businesses and safety of women, love the stability promised by the BJP. This is the party's core Hindutva vote bank. In 2017, it won 44 of the 58 urban seats in the four cities—Ahmedabad, Surat, Vadodara and Rajkot. Given the pace of urbanisation, the BJP's expectation is that the rural areas getting incorporated into the urban development schemes will keep on adding to this vote bank. The party won 84 per cent of the seats in six of the eight municipal corporations that went to the polls in February 2021. AAP's 27 seats in the Surat Municipal Corporation had clearly cut into the Congress's Patidar votes, helping the BJP in the urban body election.

An analysis of AAP's promises reveals that the core constituency it is targeting is the middle class residing in 'rurban' areas (geographically contiguous villages with a population of 25,000-50,000). "AAP's guarantees will result in a benefit of Rs 15,000-20,000 every month. For a household with a monthly income of Rs 35,000, you can understand how significant this amount will be," Surat-based AAP spokesperson Yogesh Jadwani points out. Education and unemployment are typical issues in the rurban seats.

Since 2002, the Congress has never lost in 15 seats, while the BJP can boast 31 secure seats in the same period. In 2017, 62 seats had a winning margin of less than 10,000 votes; 34 went to the BJP, 27 to the Congress. These are the seats most susceptible to an upset with the presence of a significant third front. "Seats won with slim margins are mostly semi-urban or rurban seats," says a BJP source who has studied the 2017 results in detail, adding that 45-50 of the total 182 seats would qualify as rurban seats now. According to NITI Aayog's 2021 estimates, Gujarat is the second most urbanised state in the country with 44.5 per cent of the population living in urban areas.

For AAP, its performance in Delhi will find some resonance among urban voters. Its cocky campaigns apart, AAP's overtly Hindu-identifying gestures has the BJP wary (indeed, the former's proposal of printing pictures of Lakshmi and Ganesh on currency notes had the saffron party stumped for a response). But then there's the BJP's other favourite cards, nationalism and invoking a fear of the other. AAP's CM candidate Gadhvi is an OBC from Dwarka (see *From TV to Politics*). It may alienate Patidar voters rallying for firebrand young state convenor Gopal Italia, who has roots in the Patidar reservation movement of 2015, but AAP has gambled on Gadhvi who joined the party in 2021. The Opposition parties keep pointing out how the ruling party has changed three CMs since Modi left for Delhi in 2014; the entire state cabinet was replaced last year.

The problem for BJP and Modi is that the 182 seats in Gujarat mean much more than just winning enough seats to form the government. It's about showcasing the state as an impenetrable party fortress in the lead-up to the 2024 general election, making a mockery of anti-incumbency, grinding the opposition to dust and being the ultimate ornament in Modi's armour of invincibility. ■

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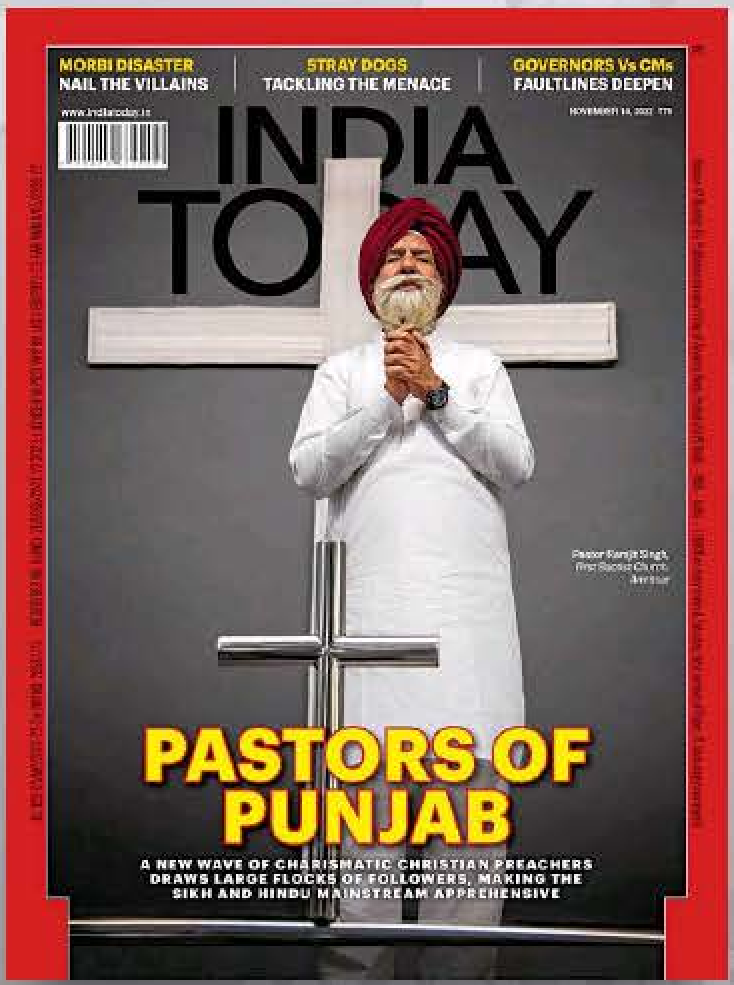
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झारखण्ड मंत्रालय
Nick Low

TAKING GOVERNANCE TO THE DOORSTEP

Jharkhand has scripted sustainable socio-economic development by increasing citizens' participation in governance and empowering them with the opportunity to be part of the efficient delivery of all grassroots schemes and programmes

Jharkhand is known for its abundant natural resources, coal and other mineral reserves, apart from a rich cultural heritage. The Government of Jharkhand has catapulted the state on a high growth trajectory and accelerated sustainable growth through various initiatives at district, block, and Panchayat levels. Apart from strengthening and stabilising the growth in output of agriculture, the government is living up to its commitment to take pathbreaking and reform-oriented steps along with promoting the rural non-farm sector with various visionary initiatives. It intends to increase citizens' participation in governance and empower them with the opportunity to be part of people-oriented planning.

Aapki Yojana Aapki Sarkar Aapke Dwar

Led by Chief Minister Hemant Soren, the government has launched the programme, 'Aapki Yojana Aapki Sarkar Aapke Dwar' (your schemes, your government, at your door) from October 12 to October 22 and from November 1 to November 14, 2022. The programme aims at doorstep delivery of select welfare schemes besides offering on-the-spot grievance redressal and in making the entire application process hassle-free. The initiative has been undertaken to mark the completion of three years of the State government in December 2022.

Under the ambit of the said scheme the officers are once again going to the houses of beneficiaries to give them their rights. The first version of the initiative was launched by the Chief Minister on Jharkhand Statehood Day on November 15, 2021, and the government started holding camps for beneficiaries at the panchayat level the next day. In 2021, a total of 6,867 camps were organised, and out of a total of 35.94 lakh applications, 35.56 lakh applications were disposed of.

The second phase is dedicated to the beneficiaries, who have been left out in the first phase. This time, the panchayats have been focused on where camps could not be organised in the first phase. Total applications received 54,30,406* out of which 34,90,710* applications have been disposed of and 19,39,696* applications are under process.

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*Data Information 14/11/2022, 06:00 PM

One of the beneficiaries Raja Ansari had applied for a job card at the camp organised at the panchayat level under the Sarkar Apke Dwar Campaign. He is delighted that he has been given a job card by the Government.

The Government has introduced several welfare schemes for the residents of the state including schemes for the unemployed, women, pensioners, youth, farmers, entrepreneurs, and labourers belonging to every section of the society. Here are some of these welfare schemes and account of their beneficiaries:

Chief Minister Employment Generation Scheme (CMEGP)

CMEGP facilitates the youth on a journey of self-employment, thereby encouraging them to be self-reliant and self-dependent. The scheme provides empowerment through entrepreneurship to the youth. Loans up to 25 lakhs are being provided subject to fulfilment of eligibility. The scheme has benefited 8,602 youths so far.

One of the beneficiaries Mohan Tuddu had applied under the scheme. He received a cheque of Rs 25 thousand under the scheme and that has made him very happy. He wishes to extend his gratitude towards the Chief Minister.

Sanam Oraon had also applied under the scheme. He has got a loan worth Rs 20 lakh. He has used this amount to set up a brick kiln in a step towards self-employment. He wishes to convey to the youth of the state that they should make full use of the opportunities that are being given by the State government.

Savitribai Phule Kishori Samridhi Yojana

The scheme aims to facilitate the education of girls of the state with financial assistance of up to Rs 40,000 subject to eligibility and fulfilment of conditions. The scheme fosters the education of girls, and women empowerment and aims to curb child marriage. The scheme is expected to benefit approximately nine lakh girls.

Reema comes from a poor family and her financial condition acted as a deterrent to her education. Under the Savitribai Phule Kishori Samridhi Yojana, she will receive Rs 2.5 thousand in class 9 and 5 thousand in class 10 which will help significantly in securing her future and fulfil her aim to be a doctor.

1932 Khatiyan

The Jharkhand Cabinet approved the draft of the "Local Resident of Jharkhand Bill" to define the "local, basing 1932 as the cut-off year for the "proof of land records" for this purpose. This is a pertinent step toward cultural preservation and honouring the customs of traditions of the original inhabitants as well as safeguarding their identity and population.

Sarvajan Pension Yojana

For the first time after the state formation, all eligible beneficiaries are getting the benefits of the Sarvajan Pension Yojana regardless of any capping. The Sarvajan Pension Yojana has been successful in linking thousands of senior citizens, widows, destitute women, Divyangjans, Primitive tribes, and HIV AIDS victims. The BPL criterion to avail of the benefit has been scrapped. The pension is credited in the account of beneficiaries by the 5th of every month.

Ardhan Kudada, aged 65, had tried to avail the benefits of the pension scheme for years, but all his efforts were in vain. Finally, he has been granted a pension. "The Chief Minister has been a saviour for senior citizens like me. My heartfelt thanks to him", says Ardhan.

Marang Gomke Jaipal Singh Munda Overseas Scholarship

Encouraging the educational pursuits of the youths of the state, the scope of the Marang Gomke Jaipal Singh Munda Scholarship has been extended to scholars coming from scheduled castes, minorities, and other backward classes along with the initial inclusion of scholars belonging to scheduled tribes. For taking the United Kingdom-India relations further with a one-of-a-kind knowledge partnership by the name of Chevening Marang Gomke Jaipal Singh Munda Scholarship, A MoU has been signed between Government of Jharkhand and The Foreign, Commonwealth and Development Office (FCDO), British High Commission, New Delhi to facilitate higher education of the youth in the most eminent universities in the United Kingdom.

Akansha Mary Balmuchu is grateful to the Government for empowering and encouraging students to pursue more in their life. "This is a great opportunity for us to represent our culture on a global platform and also represent the actual meaning of the phrase, "unity in diversity," says Akansha.

Old Pension Scheme

Jharkhand has restored the Old Pension Scheme. This historic step has been received with elation by lakhs of government employees and their families who shall benefit from it. Restoration of the Old Pension Scheme is not just the delivery of the key poll promise but also a reflection of the Chief Minister's commitment to better serve those who serve the state. "We extend our heartfelt gratitude to the Chief Minister for taking this historic step. It was long-awaited and shall help us have a financially secured post-retirement life," says a government employee.

माननीय मुख्यमंत्री जी
आपका हार्दिक आभार

Summing up

The state government has adopted an all-embracing and outcome-based approach towards development by creating gainful and diversified livelihood opportunities for the poor and deprived, providing basic services for reducing their deprivation and adopting comprehensive, inclusive and robust social protection system. The government's doorstep initiative in making the application process hassle free so that the people start receiving benefits at the earliest, has been a huge success. ■

THE SCIENCE OF STRESS

- WHY IT HAS BECOME AN EPIDEMIC IN INDIA
- LATEST RESEARCH ON HOW IT AFFECTS THE BODY
- NEW WAYS TO MANAGE STRESS

By ***SONALI ACHARJEE***

Illustrations by **NILANJAN DAS**

Kusum Negi, 41, a marketing executive based in West Delhi, was at an office meeting when she felt a sharp, stabbing pain at the back of her neck and had to be rushed to the emergency room. A neck brace and painkillers relieved her immediate misery, but the doctors didn't find anything in her bones or muscles that could explain the trigger. Then Negi mentioned stress, and things began falling into place. "An orthopaedist told me that stress can cause inflammation, which, in turn, can lead to muscle seizures," says Negi, recalling her plight four months ago. "I hadn't exactly been feeling peaceful, but I never realised it could lead to muscle spasms."

> **“Chronic stress can disturb dopamine, serotonin and reproductive hormones, which could cause depression, low libido, infertility, PCOS”**
>
> **–DR SAMEER MALHOTRA**
> ***Director, Mental Health Department, Max Super Speciality Hospital, Delhi***

Like Negi, countless others are discovering what stress is doing to their bodies. As Dr B.N. Gangadhar, former head of NIMHANS (National Institute of Mental Health and Neurosciences), Bengaluru, points out, “Stress is no longer just a mental condition. It is also linked to a vast number of physical problems.” Scientific research in the past two years has alerted us to the fact that stress is contributing directly or indirectly to heart disease, brain stroke, diabetes, cancer, lung ailments, liver cirrhosis, infertility, besides addiction, obesity and depression leading to suicide, and is one of the leading causes of death. Yet people do not recognise stress as a problem until it manifests in more deadly disease. As Dr Sunil Kumar Mishra, director of the endocrinology and diabetology practice at the Medanta hospital in Gurugram, says, “People usually don’t take something seriously till it is presented to them in black and white. Since you can’t really measure stress in your body, it is only when a major episode takes place that you realise the impact of your overstressed lifestyle.”

And the Covid-19 pandemic—both the virus itself, and the measures to deal with it—has only increased the impact of already stressful lives, exacting a heavy toll on the body. “There is an uptick in sudden heart attacks, for example,” says Dr Ashok Seth, chairman, Fortis Escorts Heart Institute, “with stress being a significant contributing factor.” The curtains have scarcely come down on the Covid pandemic and India is having to acknowledge the dangers of its other epidemic, a silent one, brought on by stress. In a December 2020 survey of 10,000 Indians conducted by The Centre of Healing (TCOH), a mental health service platform based in Delhi, 74 per cent of the respondents reported stress, and 88 per cent anxiety. Nearly 70 per cent of the therapists surveyed documented an increase in the number of patient visits; 55 per cent said there had been an increase in first-time clients after the pandemic.

Stress is no stranger to humankind; as a normal bodily function, it is as old as existence itself. The human body is primed both to recognise it, and to deal with it, through a combination of responses that make up what is called the “fight or flight” mechanism. It is the over-reaction to stress where things start to go wrong, and managing it becomes imperative, for one’s overall physical and mental well-being. Scientific energies in the past few years, therefore, have concentrated on understanding the body’s response to stress, at what stage it becomes a problem and how one can rein it in to regain control of one’s physical and psychological life. However, to assess what havoc prolonged stress can wreak on the human body in the long term, one has to understand the science behind it first.

THE BIOLOGY OF STRESS

The key to the body’s response to stress lies in its endocrine system, along what is called the hypothalamic-pituitary-adrenal (HPA) axis. The hypothalamus is the command centre of the brain, regulating a multitude of things such as mood, the body temperature, heart rate, food intake, sex drive, energy, thirst and the sleep cycle. It also controls the secretion of hormones—chemicals that travel along the bloodstream to various tissues and organs in the body, activating and coordinating several functions.

When the brain senses a stressor—be it physical danger, the boss yelling at you, a piece of bad news, or just everyday stress—it sets off a series of well-orchestrated physiological processes. The hypothalamus releases the corticotrophin-releasing hormone (CRH), which carries the message to the control room of the endocrine system—the pea-sized pituitary gland located just below it. As though in a relay race, the pituitary gland takes the baton and sends another message down the bloodstream via the adrenocorticotropic

"Cortisol dysfunction can lead to inflammation and reduced bone formation, causing joint pain or even osteoarthritis"

–DR SUNIL DACHEPALLI,
Orthopaedic surgeon, Yashoda Hospitals, Hyderabad

hormone (ACTH), to the triangle-shaped adrenal glands located above the kidneys. This is the real centre of stress management. On receipt of the emergency signal, the adrenal glands send out reinforcements in the form of cortisol. This steroidal hormone, in turn, activates the body's sympathetic nervous system, causing the heart to race, the pulse and blood pressure to shoot up, and the breath to become faster. More oxygen and glucose are released in the brain and the bloodstream, providing the body the burst of energy it needs to combat stress. Once the danger is past, cortisol levels drop and the body returns to normal.

The problem arises when stress becomes a chronic condition and there is too much cortisol in the body, and the slightest of stressful situations, say, a traffic jam, triggers its secretion. "Cortisol," says Dr Mishra, "is our survival hormone and is controlled by our thoughts. When our thoughts turn stressful, the body releases this hormone to actually protect itself. When we are stressed for long periods of time, there can be too much cortisol in the body, which is not good for either our health or our well-being."

Think of it as a malfunction of the body's thermostat, which continues to keep the body heated. That is what excess chemicals to combat everyday stress do. "When cortisol was first discovered," says Dr P.N. Renjen, a Delhi-based neurologist, "it was a breakthrough. But we soon realised that steroids can be a double-edged sword. Have too much in the body and they start doing the opposite of what they are meant to do—that is, protect the body—causing inflammation. Excess cortisol has now been linked to permanent changes in the brain and is thus a precursor to several neurological diseases." Studies confirm that the stress response in recent years is being activated more frequently than it should. For example, a July 2018 study by the Washington D.C.-based Society for Research in Child Development found that a drop in high school grades increased the cortisol levels in students. Another study by Oracle and US research firm Workplace Intelligence in October 2021 of 41,600 professionals in 13 countries found Indians to be the most stressed—with 91 per cent of the 1,100 respondents saying they were highly stressed compared to the global average of 80 per cent. The stressors varied from financial worry to emotional issues to career-related problems to disconnect with their own lives. "Our body's stress response is geared for life-or-death situations," says Dr Samir Parikh, director of mental health and behavioural sciences at Fortis Healthcare. "But today that mechanism can get triggered for something as trivial as getting late to office and worrying about your boss yelling at you or simply forgetting someone's birthday or reading something online." Overthinking and overanalysing have become the bane of our existence and the reasons for our heightened levels of stress. "Your thoughts control your brain's perception of stress. If you are constantly fearing the worst, you are unconsciously sending the wrong signal to the hypothalamus," Dr Parikh adds.

CAUSE OF ALL ILLS

The World Health Organization had in 2016 dubbed stress "the health epidemic of the 21st century". While stress may not be a disease with specific causes or symptoms, it wreaks sufficient havoc on the body's organs over time to become life-threatening. "In medical terms," says Dr Atul Ingale, senior nephrologist at Fortis Hospital, Mulund, Mumbai, "we view stress as a chronic inflammatory state of the body." Talking about how it affects kidneys, he says the impact is not direct but how it affects the lifestyle—causing people to drink less water, compromise on nutrition and turn more prone to diabetes or hypertension, all known causes of chronic kidney disease. Diabetes, likewise, is linked to stress. A 2017 study in the journal *PLOS One* found stress to be a risk factor for Type

UNDERSTANDING STRESS

The perception of threat sets off a series of physiological reactions along the HPA or hypothalamus-pituitary-adrenal axis that determine the body's fight or flight response

Graphic by **NILANJAN DAS** & **TANMOY CHAKRABORTY**
Text by **SONALI ACHARJEE**

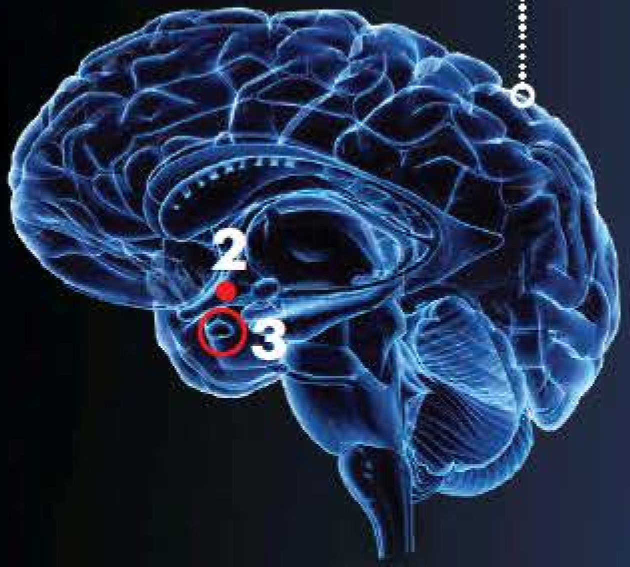
74%

of the 10,000 Indians surveyed by The Centre of Healing in Dec. 2020 reported stress; 88% anxiety

91%

of 1,100 Indian professionals in a 2021 Oracle study said they were stressed, compared to 80% globally

How we respond



1 **Threat**
Perception begins in the brain

2 **Hypothalamus**
The command centre of the brain, it sends the corticotropin-releasing hormone to activate the pituitary gland below

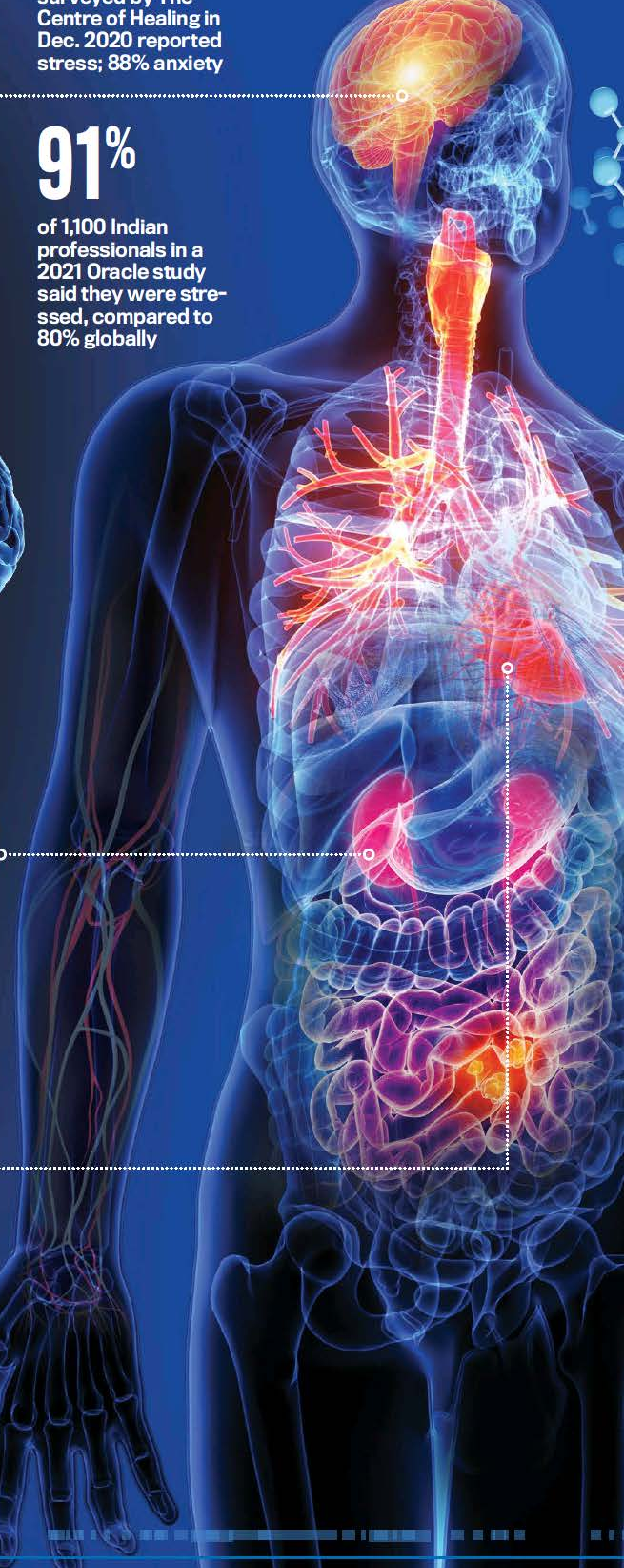
3 **Pituitary gland**
The control room of the endocrine system, it secretes the adrenocorticotropic hormone to alert the adrenal glands

4 **Adrenal glands**
Triangular-shaped organs located above our kidneys, they release the stress hormone called cortisol

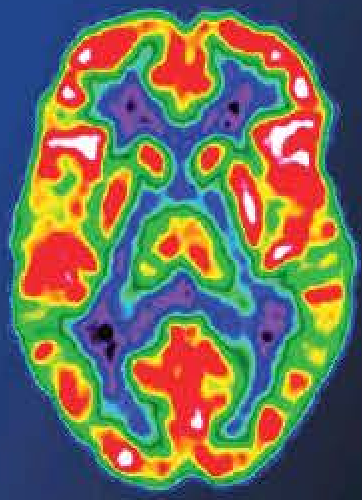
5 **Cortisol**
An anti-inflammatory steroid, it provides the body some extra boost, and activates its sympathetic nervous system

6 **Sympathetic Nervous System**
It causes the heart to race, BP to shoot up, and breath to become fast, providing the body an energy boost

7 **Inflammation**
Once the threat recedes, cortisol should reduce. But chronic stress leads to overproduction, which causes inflammation and damage to vital organs



Impact on the body



BRAIN

High levels of cortisol can harm the brain by disrupting synapse regulation, resulting in the loss of sociability. Some studies have found that stress can kill brain cells and even reduce the size of the brain. Stress-induced cortisol surges in the body were found to impair memory retrieval as stress has a shrinking effect on the prefrontal cortex

HEART

Inflammation produced by high levels of cortisol in the body causes damage to the coronary arteries. Long-term exposure to cortisol also raises blood pressure, cholesterol and triglycerides. A 2019 study in *BMJ* concluded stress to be associated with early onset of cardiovascular disease

DIABETES

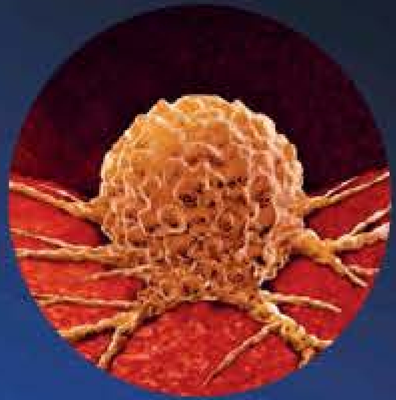
A study in the journal *BMC* in 2018 noted that 20-40% of those with Type 2 diabetes have experienced stressful events in their life. In 2020, a study in *Psychoneuroendocrinology* confirmed that cortisol increased blood sugar levels in those with Type 2 diabetes

KIDNEY

Though the impact is not direct, stress leads to diabetes, which, in turn, causes chronic kidney disease in the long term

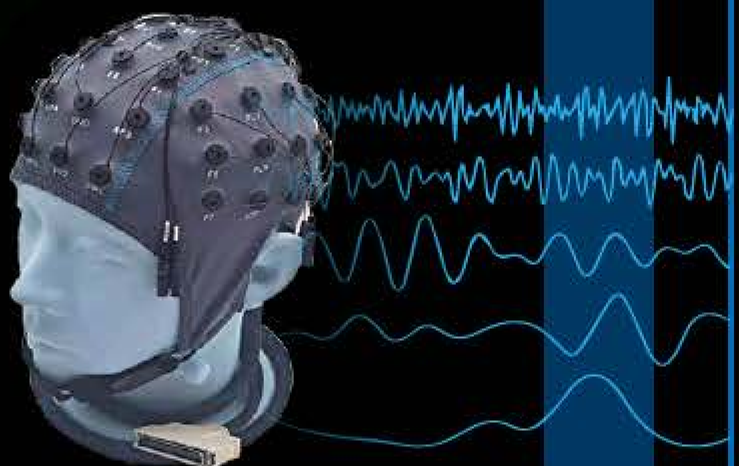
MUSCLES AND BONES

Cortisol has been shown to directly reduce muscle mass and increase risk of osteoporosis (loss of bone density). This can exert pressure on the spine, knees and lead to osteoarthritis. Stress can also cause inflammation in joints leading to joint and muscle pain



CANCER

A 2021 study in Pubmed found that stress hormones could awaken dormant cancer cells in experimental mice, thereby raising the possibility that stress could lead to cancer recurrence in humans



INSOMNIA

The first and most distinct consequence of daily mild stress is an increase in rapid-eye-movement (REM) sleep, which causes intense brain activity. Stress causes less of non-REM or deep sleep, crucial for the brain to rest and restore. Stressed people also find it harder to fall asleep due to increased cortisol in the body which doesn't let the brain relax

HORMONAL HEALTH

Stress has been directly linked to lower infertility and sex drive as cortisol inhibits the production of sex hormones. It also inhibits production of the luteinizing hormone, which is crucial to regulate women's menstrual cycles

NUTRITION

The brain reward centre starts to associate food intake with lowered stress response. Stress eating is a common condition, which results in poor nutritional intake, erratic eating patterns and often overeating

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> **“The pandemic has increased stress, which is having a greater impact on health than before. There is an uptick in sudden heart attacks, for example”**
>
> **–DR ASHOK SETH,**
> *Chairman,*
> *Fortis Escorts Heart Institute*

2 diabetes. “The lifestyle of a stressed person is not healthy for insulin management. They tend to eat less or binge on junk food and have large gaps between meals. They may also falter on exercise and are likely to sleep poorly,” notes Dr Mishra.

On other parts of the body, such as the heart, muscles, brain and reproductive system, stress operates in more telling ways. Heart risk is what concerns experts the most. In 2021, a study by researchers from Linköping University in Sweden found that cortisol levels were markedly higher in their respondents in the months before a heart attack; in 2004, INTERHEART, a global case-control study, noted that financial stress increased the risk of myocardial infarction by 13 times in the 106 South African patients who participated. “We are finding the risk to be greater than we previously thought,” says Dr Seth. “There are mechanisms that are well-recognised today as results of stress—changes in the inner lining of the heart and increased risk of blood clots. Both can cause sudden heart attack or heart failure.” If one has only stress, the risk of heart disease is higher but reversible if caught in time. However, in combination with other risk factors such as hypertension or diabetes, the risk increases nine-fold, according to Dr Seth.

Stress can also induce loss of muscle mass and joint ailments subsequently. Pro-inflammatory cytokines that result from chronic stress can precipitate osteoporosis, for instance. “A dysfunction of the cortisol hormone has a major impact on bone and muscle health,” says Dr Sunil Dachepalli, a senior orthopaedic surgeon at Yashoda Hospitals, Hyderabad. “Patients lose muscle mass and put on weight, which puts pressure on the spine and knees in particular. Those who have reduced bone formation as a result of high inflammation can then have joint pain and problems in mobility; they can even end up with osteoarthritis.”

The brain isn’t immune to stress either. In 2015, a study involving 138,782 participants published in the journal *Neurology* found that work-related stress in demanding jobs increased the risk of brain stroke, particularly in women. “It increases the risk of blood clots, which can then travel to the brain and cause a stroke,” says Dr Renjen. In addition, stress can affect memory. Finally, the dysfunction of one hormone can have a cascading effect on others, affecting fertility and hormonal health as well. “There is a body-mind interlink between neurochemicals and hormones,” says Dr Sameer Malhotra, director of the department of mental health and behavioural sciences at the Max hospital in Saket, Delhi. “If you have chronic stress, it can directly disturb dopamine, serotonin and various reproductive hormones, which then causes conditions like depression, low libido, infertility, polycystic ovary syndrome.”

NEW STRESS-BUSTERS

A lot of the recent research is focusing on nuances in how the brain reacts to threats and how this can be used to treat stress. On October 24, Iowa University researchers confirmed for the first time that stress responses were entirely in our brain’s control and that manipulating a certain neural pathway could actually improve our coping mechanism. In a study published in the journal *Proceedings of the National Academy of Sciences* (PNAS), they identified the neural circuit in the brain that became active under stress. This finding holds great promise for the treatment and sup-

HOW TO TELL IF YOU ARE **STRESSED...**

Changes in sleeping or eating pattern

Headaches or muscle aches

Elevated blood pressure or heart rate

Panic attacks or constant feeling of threat

Difficulty in maintaining social relationships

Fatigue or weakness in the body

Difficulty in concentrating

AND WAYS TO HANDLE IT

Trick your mind into thinking positive

Condition your mind to think that the cup is half full. When the mind thinks positively, there is a corresponding decrease in the stress hormone as the body no longer senses a threat

Celebrate yourself

It is important to do the things you love and take time out to look after yourself. Anything that gives you happiness will automatically balance out the stress hormone in the body

Try alternative therapy

From reiki to flower therapy, alternative treatments help heal stress in the body by balancing out negative thoughts and energy

Practise meditation and pranayama

Meditation and the modulation of breath have been shown to reduce the feeling of stress and calm down frenzied thoughts. Slow and controlled breathing with awareness can even reduce blood pressure

Find an empathy buddy

Talking about your emotions to someone helps one let go of situations or people that have given you stress

Discover what makes you laugh

Studies show laughter reduces release of the stress hormone

Tips by **DR HEMANT BHARGAV**, *psychologist and professor of yoga at the department of integrative medicine at NIMHANS*

Illustration by NILANJAN DAS

port of stressed patients. "If someone is passively responding to stress, holding in all their emotions and not actively doing something about the situation, then they have more chances of letting that stress affect their mind and body," says Dr Malhotra. "Those who are mindfully and actively overcoming stress have the opposite impact."

Simultaneously, research is also shedding new light on ways to manage stress. No longer are medicines and therapy the only, or even the first, answer. Even a virtual nature walk can significantly mitigate reported stress levels, according to a pilot study published in *PLOS One* in February 2022. From crystal healing to meditation, *pranayama* to walking, building your social system to journal-keeping, gardening to doing jigsaw puzzles—different and innovative techniques can now help you relax. Relaxation, in turn, leads to mindfulness, a cognitive process essential to cope with stress. Practising mindfulness influences two stress pathways in the brain, altering the brain structure and activity in regions that regulate attention and emotion, according to the American Psychological Association. So, when faced with a trigger or challenging situation, the brain looks for solutions rather than locking into an automated stress response.

"To beat stress, one needs to **cognitively rewire** oneself by relaxing with a different activity. Stress then becomes not a threat but just another situation"

–DR UPASANA CHADDHA-VIJ,
Counselling Psychologist, Delhi

When you relax and start to engage your brain with a different activity, over time, you stop thinking of stress as a threat but as just another situation," says Delhi-based psychologist Dr Upasana Chaddha-Vij. "We are realising more and more that people need to have moment-to-moment awareness or mindfulness." Doctors say one has to detach from the stress itself in order to respond to it. This is because the more you think of stress, the more your body releases stress hormones. "Stress hormones overshadow everything else," adds Chaddha-Vij. "You get that sinking feeling in your stomach and find that your brain is unable to find rational solutions. When you are relaxed, the opposite happens." Indeed, a randomised trial published in the journal *Brain, Behavior, & Immunity - Health* in May 2022 found that mindfulness-increasing activities actually led to reduction in perceived stress as well as lower inflammatory markers in the body.

Doctors also say that a little bit of stress is good for you. Positive stress, or eustress, the opposite of distress, is healthy, and can keep the body's response system running. Different people also react to stress differently, depending on their personality type, support system and a positive mindset. Coping mechanisms, too, vary from person to person. There is no such thing as a stress-free life. "You can't have no stress," says Dr Seth. "What you can do is reduce the impact stress has on your body and mind." All exercises—whether spiritual, emotional or physical—train the mind to relax and think with more awareness. A 2022 study of 73 adults by the University of Innsbruck in Austria found that those who meditate could resist the urge to check their phones as soon as they got a notification. For Neha Kapur, a 39-year-old homemaker from Pune, the same change has happened thanks to gardening. "I go into a meditative trance when I am with plants," she says. "And I realise that I am no longer drawn to that which gives me anxiety." It has also helped ease the young professional's blood pressure and migraine attacks. Anand Datta, 42, an engineer from Kolkata, says he gets the same benefit from keeping a journal or listening to the piano every time he finds himself overthinking. "The idea is to cognitively rewire yourself into relaxing every time you feel stressed," says Dr Chaddha-Vij. "People find different things relaxing." Even if some might dismiss them as a pseudo-science.

Negi, for instance, finds crystal healing to be the answer to her stress attacks. She has placed a gigantic black tourmaline pyramid in front of the main door in their house, and meditates with a smaller version every morning. She follows it up with eating two pieces of chocolate in silence. On particularly bad days, she also relaxes by rubbing dried lavender all over her face. All this has not only helped her ease the neck pain that had her in agony, but also given her better sleep, improved appetite and more energy. "In three months, my body feels lighter—almost younger," she says. She and her husband are also having fewer disagreements than before.

For those who face moderate stress, experts strongly recommend *pranayama* or meditation to improve mindfulness. With their experiment, reported this year in the peer-reviewed

> **“**When cortisol was first discovered, it was a breakthrough. But we soon realised **steroids are a double-edged sword.** Have too much and they do the opposite of what's intended**”**
>
> **–DR P.N. RENJEN,** *Neurologist, Delhi*

scientific journal *Social Psychological Bulletin*, a research team at the University of Quebec in Montreal, Canada, recommends mindfulness meditation to better handle stressful situations. “Normally, cortisol production is not voluntary,” says Dr Hemant Bhargav, who runs the Yoga for Stress Management programme at NIMHANS. “But when one practises mindfulness, there is modulation of the HPA axis.” Instead of the sympathetic nervous system that causes your body to respond to stress, mindfulness turns on your parasympathetic nervous system, the doctor adds. The parasympathetic nervous system helps your body relax after periods of stress or danger.

A study published in the *Journal of Ayurveda and Integrative Medicine* in September 2002 found that *pranayama* led to an overall reduction in stress. Doctors say the relaxation could be a result of more oxygen reaching the brain and body through concentrated and mindful breathing. Relaxing your breath—inhaling while counting to 10, for example—also relaxes your body in turn.

However, if the stress is prolonged, then professional help should be sought. “You have to break free of the fear of getting psychiatric help,” says Dr Malhotra. “Anti-anxiety medicines, which many people are reluctant to take, are not prescribed as the first line of treatment.” Rather, doctors today first look at changing how the patient perceives situations, improving their social relationships and helping them find ways to relax.

Stress is here to stay. If anything, the triggers have only increased—from the pandemic to social media anxiety to increasing job uncertainties to environmental disasters. The ceaseless demands of professional and personal lives too can push people over the edge. The first step towards dealing with stress is to acknowledge that it is a serious health issue. Dismiss it only at your own peril. ■

MADE IN INDIA
CDSpace

DEFENCE / DRONES

BLUE SKY OPPORTUNITY

FROM CROWD CONTROL TO MILITARY COMBAT, DRONES ARE THE NEXT BIG THING IN SECURITY. DRIVEN BY AN AIR OF URGENCY AND ENCOURAGED BY THE CENTRE, A CLUTCH OF INDIAN START-UPs ARE NOW MAKING THEM

By Pradip R. Sagar

NOTHING MORE DRAMATIC HAS flown into our field of vision in the past decade than Unmanned Aerial Vehicles (UAVs), or drones. Their early use for commercial purposes was noted, and their use by the US in its wars in Iraq and Afghanistan deemed by experts as the advent of a vital new instrument of making war. Whether sci-fi worthy quadcopters or sinisterly sleek, fixed-wing military models, drones have only gained in prominence since then. It is also one of the fastest evolving technologies worldwide. In India, drones are being used for mapping highways and railway tracks,

Photo Illustration by **NILANJAN DAS**; *Original photo by* **CHANDRADEEP KUMAR**

“The Indian army is satisfied with our surveillance drones. Now our focus is on exports, as the military drone market is growing fast”

NANDA KUMAR
Founder, Garudan Drones

for watching over forests and for agricultural and administrative purposes. Most importantly, there is accelerating demand from the military for ISR (intelligence, surveillance, reconnaissance) capabilities as well as for machines that can carry out precision strikes on enemy targets. So vital is drone technology that the government's Drone Rules, 2021 sought to streamline and ease operations of drones, also giving a fillip to their manufacture and development in India. The Federation of Indian Chambers of Commerce and Industry (FICCI) has corroborated the move: it says the market potential of Indian drones is projected to be $40 billion in the next 10 years. With the Indian government's avowed intention to make the country a global hub for drone manufacturing, all this has driven a group of entrepreneurs to start ventures for manufacturing drones, where the pull of commercial profit meets the thrill of shaping new technology. In fact, there has been a 34.4 per cent surge in the number of drone start-ups between August 2021 and February this year—from 157 to 221.

Till now, the Indian drone market, especially for defence requirements, has been dominated by big players like Adani Defence and Aerospace (maker of Hermes 450 and Sky Striker, among other drones) and Hindustan Aeronautics Ltd (Heron TP drones), both of whom have tied up with Israeli firms—the biggest supplier of drones to the Indian military. What is unique about start-ups like Jatayu, Bon V Technology, IG Drones, Garudan and CDSpace Robotics is that they are all started by entrepreneurs with an engineering background who are developing their own drone technology, not just manufacturing them here using borrowed foreign technology. Not all have bagged a contract with the Indian army—the common objective—but most of their products are being seriously considered. When it comes to investment, the companies are being supported by the Union and state governments under various policies to help fund local start-ups.

Nanda Kumar is representative of this new crop. The founder of Garudan, which has a wide array of indigenous UAVs, is proud that his three-year-old start-up has struck a deal with a Texas-based company to export mapping drones—the first Indian firm, he claims, to enter the commercial drone market in North America. His next target is to win the Indian army's contract for 750 small drones for surveillance on the northern border. These are to be used by special forces for surveillance within a 5-km radius that can help them execute precision strikes to eliminate high-value targets. Garudan's Vaanvili (a Tamil word meaning ‘eye in the sky’) series of UAVs cover a range of high-accuracy vehicles suited for long-range to ultra-long-range ISR missions, and hope to meet the ‘ruggedness and reliability’ standards of the military. In 2018, Nanda Kumar, an electrical engineer from Anna University, Chennai, gathered 12 young engineers and founded Garudan to develop UAVs for diverse surveillance and imaging applications with a combination of rotorcraft, fixed wing craft, customised camera and image processing payloads for medium- to long-range, high accuracy missions.

Entrepreneurs like Nanda Kumar seem to be on to something. A recent Ernst & Young-FICCI report says that the drone sector and its component industries could boost the total value of India's manufacturing to $24 billion by 2030. The Drone Rules, 2021 also emphasises a need for strategic self-reliance in technology. Much of this, of course, pertains to the increasing importance of drones' military uses. According to a report by the global market research firm Allied Market Research, the global military drone market is projected to grow from $11.73 billion in 2022 to $30.86 billion by 2029. It is estimated that around 2,000 attack drones and over 80,000 surveillance drones will be sold around the world in the next 10 years.

With the rapid evolution of drone warfare, the Indian military is procuring drones in large numbers. The recently concluded Defexpo in Gandhinagar, Gujarat, where over 200 Indian drone manufacturers showcased their products, witnessed a significant interest in unmanned platforms by the military. The military top brass had foreseen the shape of things to come. A call to Indian drone makers was given in 2018, when the IAF launched the Mehar Baba swarm drone competition, which lasted till 2021 and which led to the building of an ecosystem in drone manufacturing. Over 150 Indian start-ups competed for the top honours.

The Indian military and its counterparts worldwide are keenly watching the Ukraine conflict, where drones were used to devastating effect, destroying Russian armour, missile launchers and supply vehicles, and helping blunt the offensive towards Kyiv in the early days of the war. Russia's use of swarms of single-use 'kamikaze' drones in recent days is no less noteworthy. Military analysts say that Azerbaijan got the upper hand in its recent skirmish with Armenia thanks to drones. Currently, Indian forces are dependent on foreign-made drones, like the Israeli Heron and Searchers for ISR purposes. "The Indian army is satisfied with our surveillance drones. Besides India, our focus is towards exports," says 36-year-old Nanda Kumar.

Along with three engineering classmates of BITS Pilani, 31-year-old Satyabrata Sayapathy founded Bon V Technology and they started working on drones in 2021. After 18 months, they developed Bon V, India's first AI-powered multi-utility logistic drone. "Dropping ration to soldiers deployed in high altitude terrain is challenging. The use of helicopters is risky. Our unique logistic drone for high-altitude areas can be used at mountain deployments in the east for China and in the northwest on the LoC by the army," says Sayapathi, who is confident of bagging the army's latest order to procure 350 high and medium-altitude drones.

Gaurav Achha, co-founder of Bon V, claims that they have demonstrated the drone's capability before the army in Rupa Valley in Arunachal Pradesh, close to the Indo-China border. "Our drone has done over 50 hours of flying during field trials," Achha says. Bon V's autonomous sensors and data processing powers also allow it to be the ideal craft for combat search and rescue or for evacuation during a disaster. Given the backdrop of the huge military build-up in Ladakh after the 2020 border stand-off with China, the Bon V drone does seem to be a vital tool.

Logistics and surveillance aside, the army requires UAVs to add to its sword arm. Alina Usmani, project head of India's first indigenously designed combat drone, Jatayu Aim-X, claims that it is a fully 'made in India' UAV platform built specifically for the Indian scenario and can be used to launch a cross-border surgical strike. Usmani's Mumbai-based start-up, Jatayu, has been working on heavy-lift drones. She adds that the Jatayu Aim-X can be used for surgical strikes, anti-poaching, anti-piracy and burst fire operations. "We hope our UAV platform will help save lives at the front. We have done field trials for the army with 40-42 kilos of payload," Alina says. The drone has an independent ground control station and can be controlled remotely via satellite communication. It has 50 minutes of endurance (ability to perform at the optimum level) in high-altitude,

> **The army is currently using ideaForge's SWITCH 1.0 at the LAC to keep an eye on Chinese forces**

FLY BY SNAPSHOTS

Nothing exemplifies the robust nature of India's drone making ecosystem better than these impressive machines

^ VAANVILI

GARUDAN, COIMBATORE

PAYLOAD: OVER *4 KG*
MAX DISTANCE: *5 KM*
ENDURANCE: *45 MINUTES*

- *Unmanned Aerial Vehicle ideal for surveillance, logistics and mapping*
- *Fully autonomous hexacopter for take-off and landing*

∨ SPOT V3

CDSPACE ROBOTICS, BENGALURU

PAYLOAD: *25 KG*

- *Runway independent operation with vertical take-off and landing*
- *Border patrol and surveillance*
- *Gunfire direction*
- *ISR for strategic facilities*
- *Deep sea and coastal reconnaissance*

JATAYU AIM-X

JATAYU DRONES, MUMBAI

PAYLOAD: *40-42 KG*

ENDURANCE: *50 MINUTES*

- ***Capable of surgical strikes, anti-poaching, anti-piracy operations; burst fire technology***
- ***High-altitude flights***
- ***Multi-weapon integration***
- ***Precision strike, burst fire***

SKYHAWK

IG DRONES, NOIDA

PAYLOAD: *7.5 KG*

ENDURANCE: *3 HOURS*

- ***Vertical take-off & landing***
- ***Security and surveillance and mapping***

RM001
KARGO
BON V
BON V RM001

HEAVY LIFTING
Left, Satyabrata Sayapathy & Gaurav Achha with their Bon V drone

BON V

BON V TECHNOLOGY, BHUBANESWAR

PAYLOAD: *200 KG*

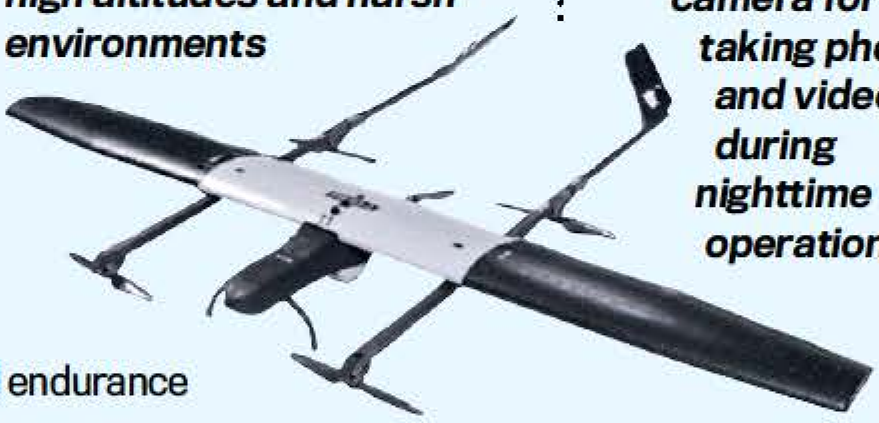
MAX DISTANCE: *40 KM*

- ***India's first AI-powered multi-utility electric air vehicle***
- ***DO311A certified Battery and SiC (silicon carbide)-based high voltage propulsion system ensures a zero-carbon emission model***

SWITCH 1.0

IDEAFORGE, MUMBAI

- ***A fixed-wing drone designed for surveillance missions***
- ***Capable of operating at high altitudes and harsh environments***
- ***Equipped with a 1,280×720 pixel 25x optical zoom daylight camera***
- ***Thermal imaging with 640×480 pixel infrared camera for taking photos and videos during nighttime operations***



Note: Costs of drones range from Rs 5 lakh to Rs 20 lakh, depending on payload and endurance

all-weather terrain and multi-weapon integration for precision strike and burst fire. "Drones are no longer the future in Indian military," says Jatayu founder Amit Johri. "They are the present. The army has been encouraging Indian start-ups as part of emergency procurement of 2,000-plus drones under the Make-2 category.... We are set to become the world's largest military drone fleet."

IG Drones, a three-year-old start-up based in Noida and founded by Odisha Engineering College graduates Bodhisattva Sanghapriya, Om Prakash Das and Shuvam Dash, developed the surveillance drone Skyhawk. The team is now working with the Indo-Tibetan Border Police and the Border Security Force. However, just developing drones is not enough. There must be enough trained personnel to operate them. That is also one of IG Drones' goals. The firm works with over 150 enterprises on drone solutions (for example, crowd monitoring, pipeline inspection, GIS survey, surveillance), training drone pilots and teaching drone technology.

Pence Mataria and his three friends from IIT Kanpur hit the headlines when their company, the Bengaluru-based CDSpace Robotics, developed a drone that delivered blood samples from a remote primary health centre in Uttarakhand's Tehri district to a nearby hospital. The 36 km distance was covered in only 19 minutes.

Now, their sights are set on medium category military surveillance drones, where the market is dominated by Israelis. "Big players do not want to invest in developing machines for the Indian military," says Mataria. He sets great store on their SPOT V3 surveillance drone—which is runway-independent with vertical take-off and landing (VTOL)—for border patrol and maritime surveillance.

While assessing various drones developed by new firms vying for its attention, the army has quietly set upon acquiring drones for immediate use. Early in 2021, it awarded a contract to Delhi-based ideaForge—one of India's largest manufacturer of drones for defence and homeland security—worth $20 million for switch drones, UAVs with VTOL capabilities, which can thereafter transition to regular fixed wing operations. The SWITCH 1.0 from ideaForge is an indigenous fixed-wing surveillance drone capable of operating at high altitudes and in harsh environments. The aircraft is equipped with a 1,280×720 pixel 25x optical zoom daylight camera and a thermal imaging 640×480 pixel infrared camera for taking photos and video during nighttime operations. The army's special forces and infantry are currently using them at Daulat Beg Oldi in Ladakh, close to the Line of Actual Control. Earlier, the infantry had to depend on other teams for surveillance; now, these drones enable them to provide tactical inputs to units deployed on the border. "After the army's aviation and artillery units, the IAF is eyeing them," says Nitin Kaul of ideaForge.

UAV start-ups are scrambling to seize its immense economic potential. Through the crescendo of lift-offs, realisation dawns that we live in the age of drones. ■

REBUILDING THE TRUST

THE WEEKLONG 'BACK TO VILLAGE' PROGRAMME—NOW IN ITS FOURTH YEAR—HAS SEEN HUGE PARTICIPATION IN RURAL J&K. THIS MAJOR OUTREACH THAT AIMS TO USHER IN EQUITABLE DEVELOPMENT IS HELPING TO RESTORE FAITH IN THE ADMINISTRATION

By Moazum Mohammad in Srinagar

Under the early winter sky, there is an unusual festive rush in rural Kashmir. Roads have been tidied up with edges marked with white gypsum, and signboards announce the return of the 'Back to Village' (B2V) programme, a platform connecting the masses with the government across villages in Jammu and Kashmir. In Ganderbal's Wanihama village, a 30-minute drive from Srinagar, locals arrive at the government school to register their grievances with designated officers drawn from 35 departments. Over the next few hours, the villagers put forward their demands, ranging from development of parks and repair of roads to laying of new power cables. As the officials break for lunch, an old woman urges them to visit her neighbourhood. They oblige and follow her to find that the lane leading to her house is still partially done up with paving stones. "I don't know why the remaining portion was left out. *Magar be chas amich umeed heth, tuh karav moun maslee theek yatee* (I came with the hope that my grievance will be redressed)," she says in Kashmiri. The officials promise her it will be done, listing it as a 'priority'.

This is the fourth edition of the Back to Village (B2V4) programme since its launch in June 2019, two months before the Union government revoked Jammu and Kashmir's special constitutional status (Article 370) and bifurcated the state into the Union territories (UTs) of J&K and Ladakh on August 5. For years, due to militancy, red tape and vested interests, governance took a backseat in rural J&K, leaving scores of villages deprived of even basic amenities such as roads, water supply and electricity. "No one would listen to us. We had to travel to Srinagar or Jammu to just meet our representatives. But our grievances were never resolved," says Ahmadullah Khan, 55, sarpanch of Tulail's Barnoi village in north Kashmir's Gurez. Khan cites the example of Shikari village, 160 km from Srinagar, where snowslides frequently damaged houses. The plea for a protection wall remained unfulfilled till it was listed at a B2V camp.

The picturesque Gurez valley falls along the Line of Control in north Kashmir—known for bloody clashes between Indian and Pakistani armies—and lags far behind on development parameters, with hundreds of residents cut off from the rest of the country due to heavy snow between November and April. The past three years, though, have seen a perceptible change on the ground. Besides new roads and other infrastructural development, a chopper service connects the region to Srinagar in winters. Murtaza Lone, 27, a local student currently pursuing a masters in public administration, lists a number of reasons why the region's rural economy has blossomed. In 2021, mobile connectivity was re-

BACK TO
BLOCK
Panchayat Halqa
Back to Village
WEL
VISITING OFFICER &
G
A UNIQUE INITIATIVE O

GRASSROOTS DEMOCRACY
People meet government officials at a 'Back to Village' camp in Budgam, Nov. 3

ABID BHAT

277
Cooperative societies registered

BACK TO THE VILLAGE

The fourth edition of the programme was held from Oct. 27 to Nov. 3 across rural J&K

4,291	Panchayats covered
1.5 MILLION	Public participation
34,226	People covered under self-employment drive
5,914	Kisan credit cards issued
14,567	Soil health cards issued

VILLAGE 4
B.K PORA
SUMMERBUGH
COME
OTHER PARTICIPANTS
overnance At The Doorstep
F J&K GOVERNMENT (UT)
Back to Village
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31,578	Cooperative members trained
4,127	IT awareness camps held
16,125	Loans sanctioned
6,391	Loans disbursed (total amount: Rs 54.91 crore)
40,127	Out-of-school kids admitted to schools

Source: Jammu and Kashmir administration stored, new roads and sports stadiums have come up, but most importantly Gurez valley was opened up for tourists after a ceasefire agreement between the two armies in February 2021. This year, it has hosted more than 38,000 tourists, from 4,700 in 2021.

The B2V programme, according to the administration, is designed to ‘reach out to the people at the grassroots level’ and ensure ‘equitable development’ in the rural pockets of J&K. The weeklong camps, held between October 27 and November 3 this year, saw the participation of 1.5 million people and 25,000 government employees across all 4,291 panchayats under the UT (see *Rural Outreach*). The huge response, according to Rohit Kansal, principal secretary, information and higher education, J&K, has been spurred by radical changes ushered in by the first three editions, where grievances and demands were reportedly addressed in a fixed timeframe. This time, the programme was preceded by a preparatory ‘*Jan Abhiyan*’ phase, held from October 15 to 26 to generate momentum with the help of 5,000 awareness and training camps.

An extensive follow-up mechanism has been ensured for timely disposal of grievances, Kansal tells INDIA TODAY. One of the officials who visits the village will be designated its *panchayat prabhari* (in-charge) and will return at least once every quarter to get feedback, he explains. This is to ensure accountability and perhaps counter the criticism from earlier B2V editions where there were incidents of no follow-up/redressal on registered complaints. The *prabhari* will be responsible for achievement of all deliverables, such as providing basic amenities, distribution of beneficiary cards and creation of avenues for self-employment. “All complaints and suggestions will be disposed of by local officials in two months. Policy decisions, if any, will be taken at the secretariat level over the next one year,” says Kansal.

The J&K state assembly was dissolved on November 21, 2018, five months after the collapse of the Bharatiya Janata Party (BJP)-Peoples Democratic Party (PDP) government. Since then, J&K has been ruled by the BJP-led Centre, which is banking on panchayats to empower ‘grassroots democracy’ in the re-ordered political set-up after August 5, 2019. Initially, when gram panchayats were set up in 2018—amid the election boycott by the National Conference (NC), PDP and Congress—people were sceptical as they were now helmed by independent and BJP members. But B2V has helped panchayats rebuild trust, ensuring that development reaches rural areas, say officials involved in the process.

J&K chief secretary Arun Kumar Mehta says transparency is the key element that has helped foster public trust and participation. People were allowed to speak openly about corruption and other issues at panchayat meetings and Mehta adds that the *Janbhagidari* web portal now allows them to oversee projects in their areas. “All things that are doable are being done. People need to believe us [when we say] there won’t be middlemen anymore,” he says.

THE ‘BACK TO VILLAGE’ PROGRAMME HAS HELPED THE PANCHAYATS REBUILD TRUST BY ENSURING THAT DEVELOPMENT REACHES THE RURAL POCKETS OF J&K, SAY OFFICIALS

That said, not everyone is sold on these claims of development. For instance, in Budgam’s Summerbagh, villagers lament the shortage of funds for works in their village (B2V has an annual budget of Rs 10 lakh per panchayat). “Our ward has about 250 houses, and we are still awaiting proper sanitation facilities and a regular bus service,” says Bilal Ahmad Sheikh, 42, an auto driver. All Jammu and Kashmir Panchayat Conference (AJKPC), an organisation of sarpanches and panches, is also unimpressed. President Anil Sharma, sarpanch of Jindra panchayat in Jammu and a BJP supporter himself, says even the works from the previous edition remain half done. In his own panchayat, a local road tendered for Rs 5 lakh from B2V’s second edition is pending with only 500 metres completed so far against the total 1.5 km. “B2V is a positive initiative, but the programme should have been designed in consultation with panchayat representatives,” he says. Sharma also pointed to a meeting that he and other sarpanches had last week with visiting local body representatives from Kerala, who apparently told them that the annual budget of many panchayats in the southern state was over Rs 10 crore, leaving the Valley representatives stunned. The annual budget for each panchayat in J&K is Rs 25 lakh, says Sharma.

Communist Party of India (Marxist) veteran Mohammad Yousuf Tarigami alleges that “not even a fraction” of the demands from the past three editions of B2V have been fulfilled. “The enthusiasm among people, in fact, has dipped this year,” says the former MLA, who is also the spokesperson for the People’s Alliance for Gupkar Declaration, the grouping of opposition parties that has been demanding restoration of J&K’s special status and statehood.

Chief secretary Mehta, though, insists that “things are changing for the better”. He claims that over 50,000 projects, big and small, were completed in J&K in 2021-22, compared to only 9,000 in 2018-2019. As proof of the changing situation, he points to the huge attendance at football matches conducted under floodlights in north Kashmir’s Sopore, once a hotbed of militancy. “It shows that Kashmiris want to move on and lead normal lives,” says Mehta. That people are out and about is, of course, a sign of ‘normalcy’, but questions must be asked whether this form of development can be a viable alternative to an elected, free, democratic government in Kashmir. ■

INDIA TODAY

SMART MONEY

BORROWING

BEING CREDIT SAVVY

PENSION
NEW NPS RULES

SAVINGS
SMALL IS BEAUTIFUL

INVESTMENT
UNDERSTANDING RISK

Illustration by
SIDDHANT JUMDE

COVER STORY

HOW TO BORROW *SMART*

Credit can be a blessing or a curse. It can help you achieve many of your financial goals but it can also put you in a financial crunch. Know how to become smart with debt

By **Narayan Krishnamurthy**

Illustrations by SIDDHANT JUMDE

Rising inflation, pressure on income and skyrocketing expenses have made household budgets go awry. Mumbai-based Ramesh Tripathi had a subdued 50th birthday celebrations in 2021, as his family of five, including his wife, two teenage children and 78-year-old mother, grappled with the impact of Covid on their lives. The uncertain period had made them stretch their financial reserves. "I was paying a home loan and had also taken a personal loan to purchase a second laptop, as my daughter needed one to manage her online classes," he recalls. He is not new to taking loans and understands its advantages.

At one point, the Tripathi family paid almost 60 per cent of their income towards servicing loans. They had a loan on the house, a car, and some gadgets and had added a personal loan just to keep afloat for a short period. His older son had taken an education loan for his graduation, but with the pandemic setting in, his employment got delayed than the time frame he had anticipated. Their family is like any other that grapples with financial burden every now and then, when savings just don't seem to be enough.

Meanwhile, 24-year-old Aditya Shetty, who lives in Bengaluru, is relieved for the payday loan that is

available on a lending app he swears by. He has taken the loan every month since early 2022. "With no increment in the past two years, and rising expenses, I find my savings gone before the end of the month. I don't wish to ask my parents for money," he says justifying his dependence on a payday loan. Payday loans are meant for the working class who have difficulty in making ends meet, and are often broke at the end of the month.

There are many youngsters like Shetty, who find it difficult to manage their finances on their own, which makes them borrow for essentials. The easy availability of loan for almost all kinds of things has made many of them forget the concept of savings and budgeting.

SIMPLE HABITS CAN MAKE A BIG DIFFERENCE IN YOUR PROGRESS TOWARD PAYING OFF DEBT. MAKE A BUDGET AND STICK TO IT

They live pay cheque-to-pay cheque, servicing EMIs (equated monthly instalments). Many youngsters believe in the power of easy credit to be a boon that makes them realise their financial goals and aspirations in a short time. The great Indian festive season on mobile apps and stores marking prices of products with EMIs instead of MRP is an indicator of where things are headed.

↘ MANY SHADES OF DEBT

A strategic use of debt may help you achieve your short- and long-term financial goals. Sometimes, the smart move is to borrow in order to achieve your goals ahead of the time it would otherwise take to save for it. Setting aside Rs 3,000 every month for a year and then buying the latest smartphone seems to be too much of a wait when the same can be done right away with a consumer loan. But knowing which loan is good and which isn't is a useful exercise and is easy for everyone to understand and follow.

Whether the debt is good or bad depends on several factors and knowing how and how much you should borrow can be confusing. Moreover, the type of loan that may be right for you depends on your unique situation, which means you need to figure the best way to incorporate smart debt in your financial plan. There are certain common factors when it comes to borrowing—your existing credit score, the interest rate on the loan you take, the tenure of the loan in which you would repay it and the amount you borrow itself. You also need to factor in your unique tolerance for debt.

The simple difference between good and bad debt is based on the fact that good debt is borrowing that helps you build long-term wealth and bad debt is one that can harm your credit score and deplete your finances. There are also risks and costs associated with borrowing, which borrowers sometimes ignore at the time of taking a loan. For instance, short-term unsecured loans often come at high interest rates and penalties compared to a long-term secured loan like the one taken to buy a house.

Often, people have their first brush with a loan for when they start earning and get their own credit card. The credit limit on a card is often assumed to be savings, which can be easily used up without realising the after-effect of doing so. "My credit card got blocked because of repeated delays in repaying the outstanding and my irregular repayments," says Shetty. At the beginning, he was meticulous in paying the credit card outstanding on the due date. But then he started using the card on everything he spent on, which resulted in overspending. "My spending went out of control and soon I maxed out on the card," he adds.

Credit card debt is probably the most common example of bad debt. It is a bad form of debt because of the high interest rates. Loan on white goods and consumer goods is the next culprit. Vidya Shah, a 46-year-old Mumbai resident, purchased a microwave in 2021 worth Rs 14,000 from a large-format retailer. As she was about to pay for the microwave, a smart loan salesman lured her into a six-month easy-to-repay EMI with zero per cent interest on the sale. She was tempted at the offer because all she had to do was pay an additional Rs 200 and the loan was backed because of her existing debt card.

ASK MORE QUESTIONS WHEN YOU ARE TAKING A LOAN TO UNDERSTAND WHAT YOU ARE GETTING INTO. IT WILL MAKE YOU REALISE WHAT YOU ARE PAYING FOR

"I saw it happen before my eyes. I had the money, I wanted to pay in full and then this boy got me talking and within minutes I felt I had saved the money instead of spending what I had saved up for in one go," she says. Once Shah reached home and checked her transaction, she realised that she was outwitted by a 20-something salesman. She had paid for two EMIs to pick her microwave, which meant instead of 6 months, her EMI was for five and she had paid the processing fee. The microwave now cost her Rs 14,200 instead of Rs 14,000.

Big retailers of white goods, mobile phones, laptops and even clothes have figured a smart way to attract consumers—push year-long sales through offers. Along with banks and manufacturers, they have devised zero per cent EMI schemes. There are two variants in such offers—one, where there is a processing fee, which amounts to an interest charge. The other is a subvention type scheme where they do not charge a processing fee, but the interest component is borne by the card issuer or the retail merchant.

"I did not understand why retailers would absolve the interest or processing fee. I believed that I was get-

BORROWING THUMB RULES

THE COST OF YOUR HOME

3-4 TIMES Your annual household income is the ideal cost of the home you can afford comfortably. Do not buy a house based on the EMI that you think you can manage. So, if you and your spouse earn Rs 30 lakh a year, you should spend Rs 90 lakh to Rs 1.2 crore

THE EMI YOU CAN AFFORD

It is best to be debt free, but to achieve your financial goal of owning a house, you will need to depend on a loan to buy it

30-35% of your income should be the total EMI that you pay for all your loan liabilities, including home loan, personal loan, auto loan etc.

25-30%
Of your gross income should be the EMI towards home loan with the tenure of the loan as short as possible

5 YEARS
Prior to your retirement you should close all your debt obligations

Although borrowing has become easy and convenient, it is useful to know how much it you can afford to repay comfortably. There are a few benchmarks that can help you develop better borrowing habits in managing debt

HOW EXPENSIVE A CAR CAN I BUY?

A car, unlike your house, depreciates in value the moment you buy it. It means the value of the car goes down from the moment you drive it out of the showroom. For instance, if you buy a car that costs Rs 8 lakh on road, after 3-4 years, its value even on moderate usage and good maintenance is likely to be half the cost at which you bought it

40-50% Of the annual income of the primary owner should be at most the cost of the car that you wish to buy. So, if your spouse needs to use the car more than you and earns Rs 20 lakh annually, the car you can buy should not cost you more than Rs 10 lakh

20-25%
Should be the down payment you make on the car you wish to buy, even though auto financiers encourage you to pay as low a down payment as possible

10-15%
Of your income should be the EMI you commit on the car loan and for tenure of four years or less

ting a good deal and landed up buying two other goods that I needed on zero per cent EMI," adds Shah. She is not alone. There are scores of men and women, many highly educated and qualified, who forget the fact that often such schemes make you buy things you do not need or buy them at prices beyond your budget. The lure of easy money makes all such purchases a very poor form of borrowing. All these schemes are too complex to understand for lay consumers.

Often, product manufacturers phase out models selling them through retail chains. If you try to ask for a discount on such items on the basis of paying upfront in full, retailers do not entertain such deals. Many products are not available on cash at all; they are available only on EMIs. And if you insist on paying it all upfront, they will agree to accept it including the additional processing fee that you don't need. Eventually, you may be lured into buying something more expensive than you had set out to buy.

NOT ALL DEBT IS BAD. SOMETIMES IT IS BENEFICIAL TO LEVERAGE THE POWER OF CREDIT TO REGAIN OVERALL SOUNDNESS IN FINANCIAL HEALTH

The regulator—in this case the Reserve Bank of India (RBI)—from time to time does step in and ask for greater transparency in pricing and the charges levied. However, such intervention occurs after such schemes have done their deed. By camouflaging the interest component by way of processing fee and passing the same to consumers is a common trick. In desperation for a sale, sales agents often reduce the processing fee to a miniscule sum just to meet their targets. In the larger scheme of things, the retailer, financier and the product manufacturer benefit; the complexity of all such deals is never visible to gullible consumers.

Yet another form of loan that is high-cost is an auto loan. Simply put, it's a loan used to buy an asset that depreciates. Financially speaking, it is like borrowing to support ongoing living expenses, which is not a wise move. When Tripathi was buying a car, he was clear about the model and range he could afford based on his needs and repayment capacity. The dealer tried influencing him to go for a higher-priced model, but he stuck to his guns. "I didn't want to pay more EMIs because I knew it would be beyond my budget," he explains.

A good form of debt should be able to help you accomplish your objectives. Education loans are probably the most common example of good debt after housing loan. Given the correlation between a college degree and higher earnings throughout your career, it makes sense to borrow to fund education. Taking a home loan is another common example of good debt because for most people, it's not possible to pay for a house outright. Paying home loan EMIs results in ownership of a home as well as potential tax advantages, which could make the cost of borrowing go down.

There are broad-based rules when it comes to borrowing (see *Borrowing Thumb Rules*). These can help you know how much you can ideally borrow and when not to go overboard with borrowing. The actual range for each of these indicators may vary from individual to individual and their earnings, financial situation, risk-taking ability and credit score. But, a benchmark is a good starting point to know how much you can afford to borrow.

↘ HOME LOAN AND TAX BENEFITS

To encourage home ownership, the government has allowed for tax concession on home loan repayments. The tax advantage can be claimed on both the interest and principal repayment each financial year within limits. Combining these two, a borrower can claim as much as Rs 3.5 lakh in tax savings in a financial year. The tax benefit on home loans can be used smartly to maximise savings, especially if the loan is taken jointly (see *Joint Loan, Greater Benefits*). This is one move that can make your home loan a very powerful asset creation tool as well as tax savings avenue.

An education loan falls under priority sector lending and it is widely available across bankers and other lenders specialising in only education lending. One can claim a deduction on interest paid on a loan taken for pursuing higher education from taxable income under Section 80E of the Income Tax Act, 1961. According to Section 80E, the deduction is allowed on the total interest amount of the EMI paid during the financial year.

To claim the tax deduction, the borrower has to obtain a certificate from the bank wherein the principal and interest amounts of the education loan paid during the financial year need to be mentioned separately. It is because no deduction is allowed on the principal repayment amount. There is no limit on the deduction amount. The benefit of the deduction is available for a maximum of eight years or till the interest is paid, whichever is earlier and it is applicable even when you have taken the education loan for your spouse, children or for a student for whom you are the legal guardian.

However, the tax advantage should not be the driver to borrow in the first place. If you can pay for things without borrowing, you should do so. It takes a lot of smartness to earn return on savings with investments that pay you more than what it would cost to service the debt. For instance, suppose you have the money to buy something outright, but think you would pay for half of it and borrow the remaining because your savings and investments would earn more. Now assuming 10 per cent being the interest cost on a loan, if your savings or investment on the remaining sum earns you anything less than 10 per cent, you have made a bad choice.

HOME LOAN AND TAX BENEFITS

	SECTION 80C	SECTION 24B
Nature of deduction	↘ Tax deduction on the repayment of principal amount ↘ Tax deduction for stamp duty and registration charges	Tax deduction on interest paid on home loan, provided the construction or acquisition of the house is completed within 5 years
Maximum tax deduction	Up to Rs 1.5 lakh	Up to Rs 2 lakh

NO MATTER WHICH CREDIT CARD YOU HAVE, ENSURE YOU PAY YOUR BILLS IN FULL AND ON TIME EACH MONTH TO AVOID INTEREST CHARGES ON YOUR PURCHASES

Depending on your circumstances and risk tolerance, debt could be a good financial strategy. You can leverage your finances by borrowing, but you need to have the acumen for it and the ability to take the risks associated with borrowing. There are several investors who leverage their holdings to borrow and invest further.

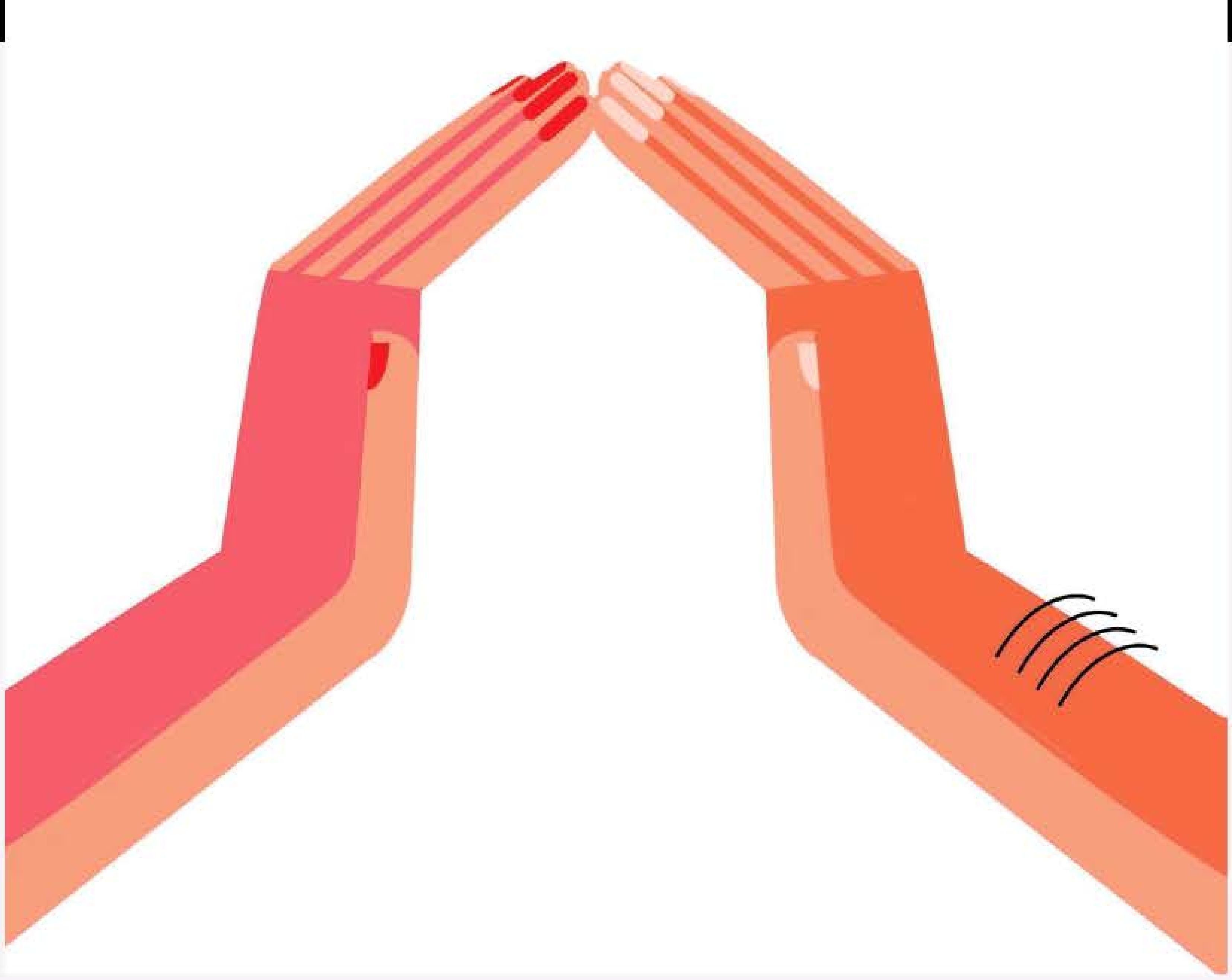
This is a risky move, but for them the discipline to borrow against investments is like using an overdraft facility that is paid back in time. Facilities such as loan against shares, loan against property and loan against insurance are all features that are mostly associated as borrowing strategy under dire straits or difficult financial circumstances. However, that is not the case for seasoned investors who find this way of borrowing not only cheap, but also highly rewarding.

↘ TAKING ADVANTAGE OF CREDIT

Credit can help you purchase things you might not otherwise be able to afford. The advent of credit score has made borrowing for first-time and regular loan seekers complex. This three-digit number shows your creditworthiness, which essentially means lenders are able to judge your repaying capability. The score is arrived by taking several factors into play such as past payment history, credit utilisation, mix of credit usage over the years and recent credit history, among other reasons.

For those who do not have a credit history, borrowing can often become difficult. Certain lenders do offer first-time borrowers to gauge their borrowing behaviour. Sometimes, the lending rates may be higher than the base rate because of the risk that the lender is taking in extending loans to such borrowers. “Due to irregular credit card repayments, my credit score has taken a beating and because of that I am unable to borrow easily from larger banks now,” says Shetty. One of the reasons for his high-interest payday loan is also to do with his poor credit score.

As a borrower, you should follow the practice of timely repayment as well as ensuring you are on track with your loan outstanding. Remember, credit costs money and when you borrow, you should look for an interest rate that is as low as possible and the repayment structure is also flexible. While home loans, education loan and the interest on credit card are all based on benchmarks prescribed by the RBI, all other loans may have variations based on the same factors. It would do good to shop for a good loan rate than go for one that comes in first.



CASE FOR JOINT BORROWING

Home Loan	Rs 76 lakh
Loan interest	7%
Loan tenure	20 years
EMI	Rs 58,923
Year 1 EMI	Rs 7.07 lakh
Year 1 interest component	Rs 5.26 lakh
Year 1 principal component	Rs 1.8 lakh

JOINT LOAN, GREATER BENEFITS

When buying a house, you could consider taking a joint loan if you and your spouse are both earning. Joint ownership could also be between father-son, father-daughter and other combinations that are accepted. Doing so increases your eligibility for a home loan, and also enhances your budget to buy a house. Remember, to borrow collectively, you also need to co-own the house for which you are taking the loan. You have the choice to be equal owners or proportional owners in a house and also the loan.

The proportionate home owner and borrowing strategy has its advantages, especially when claiming the tax benefits on the home loan. Typically, the home loans are in such a way that during the initial years, a major part of your EMI goes towards interest payment and therefore, home loan gets paid off slowly during initial years. So, it is possible that the interest component of the home loan that you pay is much higher than the Rs 2 lakh limit for tax benefit under Section 24b.

Take, for instance, a home loan of Rs 76 lakh at 7% interest for 20 years. If you bought this house jointly and also borrowed jointly, you can benefit by splitting the EMI proportionately, and take advantage of each co-borrower claiming the tax benefit towards interest payment proportionately. For instance, in the above example in the first year of repayment, the total EMI is Rs 7 .07 lakh of which interest is Rs 5.26 lakh and principal is Rs 1.8 lakh.

If there was only a single borrower, the maximum tax deduction under interest repayment component that could be claimed would be Rs 2 lakh. However, if the loan was jointly taken, the interest component tax benefit could go up as high as Rs 4 lakh between the co-owners with equal ownership. In case of the above example, the interest component that each pays for is Rs 2.63 lakh and they can claim Rs 2 lakh individually on this loan EMI and claim the same.

In case the ownership is in any other proportion, the interest paid is distributed according to their share in the property. Often borrowers, depending on the income tax slab under which they fall, decide to have proportionate ownership so that the one in the highest tax bracket can claim the maximum tax savings. When going for co-ownership and co-borrowing for the home loan, try to check the tax benefits you can claim collectively and make the most of it.

↘ BEWARE OF EASY CREDIT

With so many factors aiding easy credit, it is highly probable for anyone to get hooked and believe in living pay cheque-to-pay cheque like Shetty. There are many reasons that convert good credit into bad habits. Often a well-repaying home loan borrower takes a top-up loan because he has repaid a fair amount of the loan and wishes to refurbish his house. This could be the first step to building a bad-repaying behaviour. For instance, one's circumstances may have changed from the time they borrowed and by increasing the tenure of the loan, they are taking a higher risk.

WHILE CREDIT CAN BE A HELPFUL TOOL TO ACHIEVE LIFE GOALS SUCH AS OWNING A HOUSE, DON'T LET IT GET OUT OF HAND

Then there are mistakes borrowers commit due to lack of understanding or making wrong assumptions about loans (See *6 Loan Mistakes to Avoid*). "I felt that the credit limit on my credit card was the money that I was entitled to spend," recollects Shetty, who landed up maxing his credit limit and then defaulting on the EMIs. Tripathi feels that on the occasions that he had surplus funds, he did not make lump sum payments on his home loan, which could have reduced his interest burden.

"I did not realise the importance of reducing the principal by even a lakh of rupees. I also did not increase the EMIs when I could afford to pay more," he adds. These are not big mistakes, but poor judgemental calls that impact one's financial life. The best way to come out of debt is to automate repayment and look to retire high-cost loans first before settling other loans. It is often said that settle your credit card outstanding at the earliest.

By not retiring high-cost debt, not only are you going to pay more, you are also going to impact your credit score, which could come to haunt you when you actually need a long-term loan. Borrow only as much as you need and when you need it. If you are going through a tough phase on repayment, talk to your lender and look for a solution. You could also borrow from family and friends as long as it doesn't become a habit. Such borrowing should be only in times of emergencies and with a clear repayment plan in place. Enjoy the benefits of credit to realise your financial goals and savouring them. ■

6 LOAN MISTAKES TO AVOID

There is nothing wrong with making a mistake. However, it becomes a problem if you keep committing the same missteps over and over again. Learning from these common borrowing mistakes can prevent headaches and show a better way to borrow

1 TREATING ALL LOANS AS THE SAME The only common thing with all loans is the repayment—the EMI. The rules for loans vary depending on the loan you take. Home loan, car loan, student loan, personal loan and credit card outstanding are the common types of loan you take. Loans could be for asset-building such as when you borrow for a house to live in or to fund an education tat will get you a job. The interest rate on loans varies depending on the type of loan—secured or unsecured. Make sure you understand the loan you are taking and how it works and impacts your repayment.

2 BORROWING BEYOND WHAT YOU CAN REPAY It is easy to overstretch your finances when there are so many conflicting demands—car, home, vacations, phone upgrade and so on. With loan easily available, it is easy to get into the trap to borrow money for everything, from essentials to non-essentials. Have a household budget; know where the money is coming from and where it is going. Control your expenses; cut down on non-essentials and learn to live within your means. Also, have control over how much money you pay towards servicing loans out of your income.

3 IGNORING HIDDEN COSTS AND FEES One of the biggest financial mistakes people make is not keeping on top of the small stuff. You end up paying thousands of rupees in fees or penalties that could have easily been avoided. One of the most common mistakes is to delay the payment on your credit card. You borrow against an asset to repay another loan. Whenever you borrow, read the fine print. Know the terms and conditions, especially the one on late fee, charges and penalties. Set a reminder to make sure you do not delay a loan EMI or credit card payment. Do check the pre-penalty clause on loans so that you don't end up paying more for closing the loan early.

4 NOT SHOPPING AROUND Never be in haste to borrow money from any financial institution without doing ample research. Given the plethora of digital apps and resources to compare loans and check for the best rates and terms, you should spend time before you take any loan. Do not borrow because of convenience; borrow based on the best deal you get. It is easy to convert your credit card outstanding into EMIs, but it may be cheaper to transfer the outstanding to a new card.

5 IGNORING YOUR CREDIT SCORE A good credit score can help you save a lot of money in interest rates. The better your credit score, the easier it is to get higher loan amounts, and even a better rate of interest, for things like buying a house. Make sure to check your credit score once a year and correct any errors in your report. Do not ignore old unsettled loans, even if they seem small sums.

6 PAYING LESS It may seem a smart move to pay the minimum credit card outstanding or less than the actual EMI you need to pay on a loan. This not only impact your credit score, it also costs you more in the long run. By only paying the minimum amount due on your credit card, you increase the interest component on your loan dramatically. By paying less than what is due, you betray an inability to repay, which the borrower could use against you to claim the collateral against which you borrowed. Plan a clear timeline to retire your debts and work towards paying it all earlier.

LEARNING CENTRE

UNDERSTANDING INVESTMENT RISK

When investing your money, it is important to understand a little more about the types of investment and how much financial risk is involved with each

Illustration by SIDDHANT JUMDE

Investment risk and return are inextricably linked. Although some of us may have a basic understanding of the relationship between them, they can mean different things to different people. When investing money, we always hope for it to go up in value so that when it is time for us to take it out, it is worth more than what we originally invested.

However, all investments have some investment risk associated with them—it is important to remember that the value of investments can go down as well as up and you may get back less than you paid in. Investors often do not understand risk and confuse risk with only loss. Take, for instance, the impact of inflation on your savings in the bank; when the bank interest is below the prevailing inflation, you actually end up paying the bank to safekeep your money.

RISK LEXICON

Risk tolerance
The degree of variability in investment returns that you are willing to withstand. For example, how much a person is willing for their portfolio to diminish for a chance to make bigger returns.

Risk capacity
The amount of risk that an investor must take in order to reach financial goals. For instance, one has to take a minimal risk of meeting inflation to retain the worth of their money. Just as a doctor knows what medicine to prescribe for the illness you have, a financial advisor can ascertain the risk capacity you need to realise your financial goals.

Risk profile
The agreed level of risk that you are willing to accept after taking both risk tolerance and risk capacity into account.

Often, an investor's view of risk is based on their personal circumstances (see *Risk Lexicon*) because of their knowledge or lack of it when making financial decisions. For instance, which product would you choose—a six per cent guaranteed return instrument or one where there is the possibility of earning a return of 10 per cent in the same period? If you go with the former, it indicates that you like predictability in your returns and are cautious. However, if you choose the latter, you are adventurous and are willing to take risks.

RISKMETER

Based on investor concerns and the risks involved when investing, there is a risk grade matrix. Investors against any risk are at one end of the scale and those willing to take extreme risks with their investment at the other end. There are risk levels in between that could be moderate, slightly higher and so on. A similar risk grid is also available for financial instruments based on the risks involved in investment.

A bank fixed deposit is as good as zero risk, but putting money in say cryptocurrency is the highest risk-taking financial instrument. As an investor, your attitude to risk and return is likely to vary throughout your life. Your views may be influenced by changes in your personal circumstances or by issues such as prevailing economic conditions or whether financial markets are rising or falling.

When investing towards financial goals—the longer the goal is away, the greater the risk that you can take with investments towards it. On the contrary, when the goal is close, you wouldn't wish to take any risk. The aim is to find the right balance between what you want to achieve and how much risk you're willing and can afford to take. ■

—Narayan Krishnamurthy

Next time: What is financial planning?

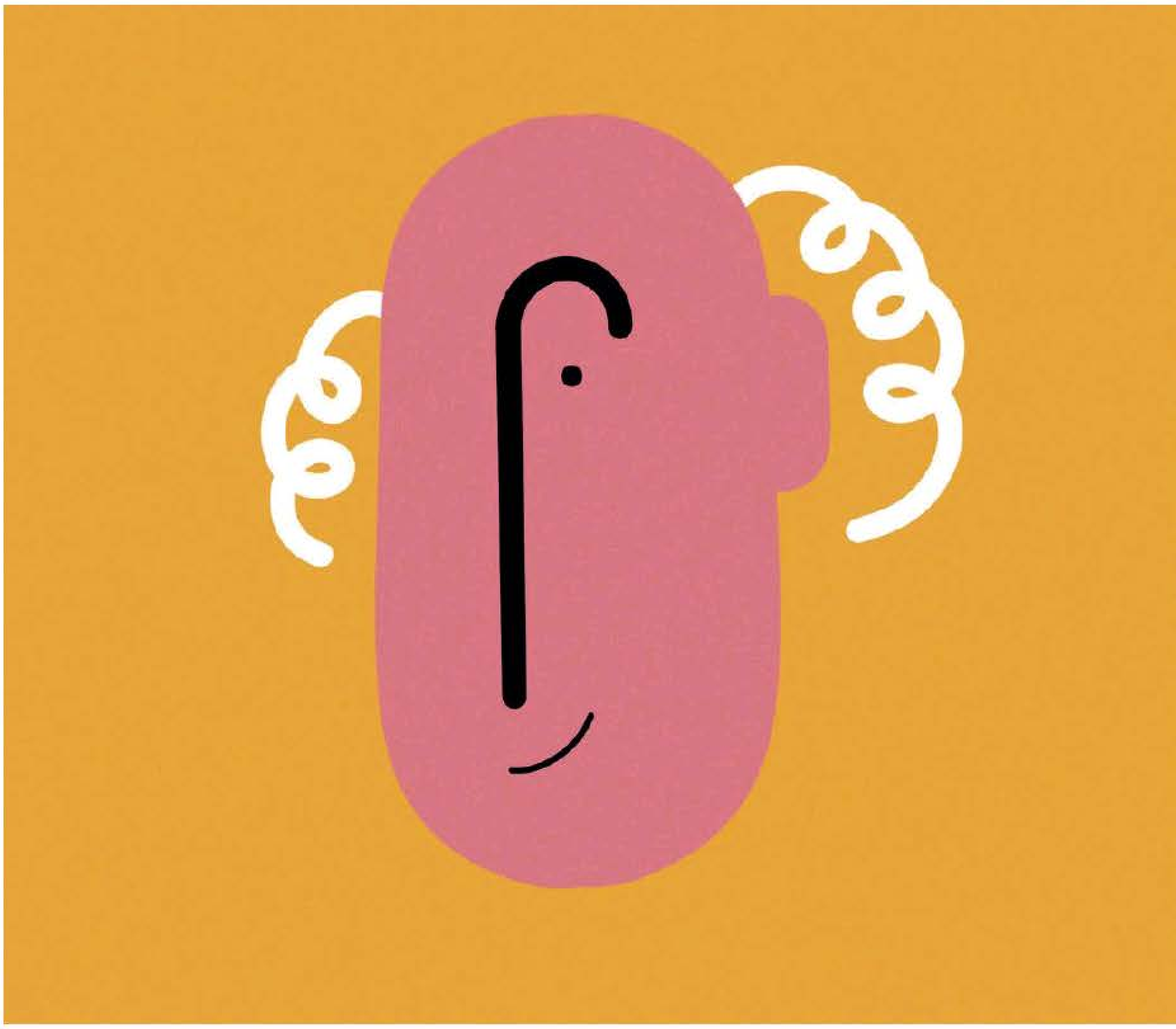


Illustration by SIDDHANT JUMDE

NEED TO KNOW

NEW RULES UNDER THE NPS

Subscribers will not only have the choice to change from one annuity plan to another of a particular insurer, they will be able to move across insurers to select an annuity of their choice

In recent times, several developments initiated by the Pension Fund Regulatory and Development Authority (PFRDA) are changing the way the NPS (National Pension System) is structured for the benefit of subscribers. A recent step is the discussion between the Insurance Regulatory and Development Authority (IRDAI) and PFRDA to allow NPS subscribers to port their annuity plans. At present, at the time of vesting of the NPS funds into an annuity, the NPS subscribers get a regular pension from the life insurance company from whom they buy the annuity.

There are 14 life insurers empanelled by the PFRDA who can offer annuity and there is a choice within insurers on the structure of annuities. For instance, annuity could be for life or a limited period, it could also have different frequency of payouts and so on. Effectively, once the subscriber takes an annuity plan, there is no room for any change in the annuity variant or annuity provider. This is a very restrictive practice and barring a window of 15 days to a month provided by insurers where a subscriber can exit the annuity option, there is no flexibility once the choice is made.

With this new proposal, subscribers will not only have the choice to change from one annuity plan to another of a particular insurer, they will be able to move across insurers to select an annuity of their choice. This is a big shift and change in the evolving pension market and it is likely to keep progressing as subscriber experience and circumstances change. The NPS has witnessed several changes in its architecture, scope and benefits since its operational launch over a dozen years ago.

Another favourable development for NPS subscribers is the ease of buying annuity when one exits the NPS. At present, NPS subscribers who superannuate are required to purchase an immediate annuity (excluding the commuted value) from any life insurance company. So, insurers collect the proposal form from those who have completed the NPS tenure to offer them immediate annuity products. The PFRDA also collects a lot of details from subscribers who are in the vesting stage. From now on, the exit form of NPS will be treated as a proposal form for purchasing annuity products.

This move will not only save time, it will also facilitate easy onboarding of NPS retirees for immediate annuity products. With the existing Jeevan Pramaan, the biometric enabled digital service with which annuity recipients can declare their proof of existence, the authentication of life will make the process of shifting from NPS to annuity in a smooth and seamless manner.

DIGITAL LENDING NORMS

When it comes to lending, often scams, malpractices, mis-selling, data breaches and unethical recovery practices come into light much after they have occurred. To protect customers, the Reserve Bank of India (RBI) recently released digital lending norms. The norms are intended to curb illegal activities, and mitigate concerns arising from credit delivery by digital platforms. The new rules are only applicable to RBI-regulated entities and loan providers. It mandates platforms to disclose all-inclusive cost of digital loans to borrowers and bar the lenders from automatically increasing credit limits without the borrower's consent.

These norms are necessary to protect the interest of the borrowers and to ensure that the money cycle is taking place through legitimate platforms. Further, proper KYC should be in place and audit mechanism to ensure fair practices are followed. The entities engaged in digital credit delivery have time till November 30 to comply with the norms for existing digital loans. For new as well as existing customers availing fresh loans, the norms will be applicable with immediate effect.

This is not the first time the RBI has raised concerns over digital lending platforms. In June 2020, it had come out with a note on digital lending and had advised that digital lending platforms will disclose the name of bank or NBFC on whose behalf they are providing credit upfront. To ensure clarity of which entity was underwriting the loan and if it was being regulated, digital lending was brought under regulations. It also made NBFCs and banks, which had allowed such loans through platforms, accountable as they could not claim oversight when it came to malpractices.

SEVERAL THIRD-PARTY PLATFORMS OFTEN DO NOT HAVE PRODUCTS OFFERED BY ALL INSURERS, MAKING IT A TASK FOR BUYERS TO SEARCH FOR PRODUCTS INDIVIDUALLY

IRDAI MOOTS DIGITAL PLATFORM

The IRDAI has proposed to set up a digital platform for sale of all types of insurance products. Tentatively named Bima Sugam, the idea behind the move is to make policy buying easy, convenient and also cut commissions. The platform would be fully digitally-enabled to have electronic forms, digital transactions and dematerialisation of policies.

At a time when every insurer has a digital arm and there are several third-party aggregator websites that sell insurance, this move by the regulator is likely to have products from all insurers. Several third-party platforms often do not have products offered by all insurers, making it a task for buyers to search for products individually. But, for a late entrant, there would be stiff competition from existing platforms, brokers and web aggregators who have been offering such services successfully for a longer period.

However, a differentiator would be lower commissions paid out on products sold from this platform, as all insurers would be directly selling on this platform. Policyholders directly dealing with the regulator-promoted platform would be able to evade nosy agents and relationship managers, who keep chasing people to sell a policy and later spam them by offering more products. Prospective policy buyers can look forward to this development which is in their favour. ■

—Narayan Krishnamurthy

BORROWERS BEWARE

- Don't pay any fees or any other additional charges to the Lending Service Provider (LSP)
- Credit limit cannot be increased without the explicit consent of the borrower
- The loan agreement should contain a cooling-off period during which borrowers can exit digital loans by paying the principal and the proportionate APR (annual percentage rate) without any penalty
- To raise their grievances and complaints, borrowers can reach out to nodal grievance redress officers engaged by the regulated entities and the LSPs. (The details of the officers can be found on the websites of regulated entities and LSPs and lending apps
- A borrower can also complain against their digital lending mobile app
- The complaint should be resolved within 30 days; in case it's not, the borrower can directly reach out to RBI
- Digital lending apps cannot collect user data without explicit consent of the borrower and such data collection should be need-based and show clear audit trails
- A borrower will have the option to accept or deny consent for the use of specific data, including the option to revoke previously granted consent, besides an option to delete the data collected from borrowers by the lending apps or LSPs

INVESTING

THE CHARM OF SMALL SAVINGS

Government-sponsored small savings schemes have found a great fan following owing to their guaranteed return backing and tax savings in some cases

Fixed return instruments give a curious sense of satisfaction—the comfort of knowing that returns are assured and your money is safe as no less than the Government of India is backing them. Small savings instruments are an umbrella term used to describe savings instruments that were once available predominantly at the post office. Over the years, some of these also became available at the bank, but the fundamental structure remained the same—these instruments come with a guaranteed fixed return with the investments available for a finite period.

These are basically deposits in which you put money and it earns an interest that is paid out when the tenure ends. There was a time not too long ago when the returns from these instruments were attractive and one could create future income streams that could be used as retirement income or savings that could help fund children's education and so on. While the interest rates on small savings have been on a decline for about two decades now, the real change started in 2011, when it got linked to government securities (G-secs) yields with similar maturity in the preceding year.

Since 2011, interest rates on small savings have fluctuated, but the real twist occurred in 2017, when the government decided to review the interest rates on these schemes at the beginning of each quarter. Often, rates went unchanged for several quarters, but there have been instances when interest rates have changed every quarter as well (see *Small Savings Rates*). So much so, a few days before the beginning of each quarter, scores of small savers now eagerly await the announcement on interest rates.

When the interest rates go up, many treat it as an opportunity to lock into a risk-free return and park money.

SMALL SAVINGS RATES

SCHEME	INTEREST RATE
Saving deposit	4%
1-year term deposit	5.5%
2-year term deposit	5.7%
3-year term deposit	5.8%
5-year term deposit	6.7%
5-year recurring deposit	5.8%
Senior Citizens Savings Scheme (SCSS)	7.6%
Monthly Income Account Scheme	6.7%
National Savings Certificate (NSC)	6.8%
Public Provident Fund (PPF)	7.1%
Kisan Vikas Patra (KVP)	7%*
Sukanya Samriddhi Yojana Scheme	7.6%

**matures in 123 months*

Illustration by SIDDHANT JUMDE

TAX SAVINGS WITH SMALL SAVINGS

One of the draws of small savings is the tax saving component they carry. Contributions to the NSC, PPF, SCSS and the Sukanya Samriddhi Yojana (SSY) qualify for a deduction of up to Rs 1.5 lakh per annum under Section 80C of the Income Tax Act, 1961. Among these four, the PPF and SSY fall under the EEE (tax exempt on contribution, tax exempt on the gain and tax exempt on maturity) category. Combined, these benefits make the small savings schemes attractive among taxpayers who see them as simple, easy and zero-risk financial instruments.

When the rates go down, those who saved earlier during the higher interest period rejoice. Chances are they still continue in these instruments for the assured returns. Moreover, some schemes also come with tax saving incentives, which makes them attractive for those seeking a dual benefit (see *Tax savings with Small Savings*).

↘ SMALL SAVINGS, SMART STRATEGY

For scores of Indians with not-so-good financial literacy, the small savings instruments offer a crude but effective way to enhance their savings. As most of them are risk-averse—even at the cost of seeing their money lose its worth—they are devoted to the guaranteed returns provided by small savings. At present, the CPI (consumer price index) inflation hovers at around 7.4 per cent, which means any financial instrument with returns lower than this does not meet inflation levels, hence eroding the real worth of the money invested.

At present ,only the Senior Citizens Savings Scheme (SCSS) and the Sukanya Samriddhi Yojana (SSY) scheme offer returns above 7.4 per cent, and both these instruments come with a lock-in, which means they aren't liquid enough. Yet, small savers swear by keeping their money in small savings. One reason other than the simplicity of its structure is that many use these for clear income replacement objective. For instance, the National Savings Certificate (NSC), which has a five-year lock-in, can be used to create a clear income stream if planned well.

Say you put Rs 12,500 a month in the NSC over a 10-year period at age 50, then from age 55, each of the five-year monthly investments would come up for maturity. Now, if this sum is re-invested and an additional Rs 12,500 invested from age 60 to age 65, you will have a guaranteed income stream when you retire. Considering the predictability of income that one looks for in retirement, small savings instruments come in handy to provide for this confirmed money flow.

USE SMALL SAVINGS AS AN OPPORTUNITY TO BENEFIT WHEN THE GUARANTEED RETURNS ARE HIGH, ELSE YOUR SAVINGS WOULD BE TOO SMALL AND MEANINGLESS

The PPF is also a popular instrument that comes in handy as long-term savings with its 15-year lock-in. Here, on completion of the lock-in, one can continue to have the account for further blocks of five years with contribution or without fresh contribution. By this time, there are partial withdrawal provisions within the PPF that can be used smartly to create a tax-free income stream because maturity from PPF is exempt from income tax. Such simple structure of deposits find favour among people averse to putting money in other market-linked instruments.

The popularity of small savings is understandable among the elderly and those who benefited from these schemes when the interest rate on these instruments was much higher and inflation much lower. However, with inflation eating into the stated returns on small savings, small savers should consider exploring similar guaranteed return instruments such as GoI bonds issued by the central bank through the RBI Direct portal.

To tap into scores of small savers, the RBI could explore offering bonds through post offices so that people who are not internet savvy could benefit from the higher return prospects that some of the bank's bonds offer. As for people who don't believe in taking risks with their money, it is high time they understood the futility of trying to maintain their money's worth when putting money in instruments that pay less than the prevailing inflation rate. If small savings is your calling, make sure you opt for the tax-saving variety so that you at least retain your money's worth. ■

—Narayan Krishnamurthy

QUIZ

HOW SMART ARE YOU?

Do you know about loans as much as you think you know?

BEGINNER

Q1. What is Principal?

a. The amount of money you borrow

b. The amount of loan you repay

c. The difference between the money you repay and borrow

Q2. Who is a Borrower?

a. One who lends money

b. One who defaults repayment

c. One who repays the loan

Q3. What is Collateral?

a. An asset you buy with the loan

b. An asset you pledge to a lender to get a loan

c. An asset you have bought by repaying the loan

Q4. What is EMI?

a. Equated monthly instalment

b. Equal monthly interest

c. Equated monthly income

Q5. What is secured loan?

a. A loan without collateral

b. A loan with collateral

Q6. What is PDC?

a. Post-dated cheque

b. Paid due cheque

INTERMEDIATE

Q1. What is Loan Amortisation?

a. It determines how much of the repayment goes to principal and interest

b. It determines how much of the repayment goes towards principal

c. It determines how much of the repayment goes towards interest

Q2. What is a joint loan?

a. When two people are named in a home loan

b. When one takes two loans at the same time

Q3. You can get a loan for?

a. Buying a house

b. Refurbishing a house

c. Home improvement

d. All of the above

Q4. What is Credit Score?

a. A number that indicates how much loan the borrower is repaying

b. A number that indicates the borrower's capacity to repay the loan

Q5. What is an unsecured loan?

a. Loan without collateral

b. Loan with collateral

Q6. What is APR?

a. Annual Percentage Ratio

b. Annual Percentage Rate

c. Annual Premium Rate

EXPERT

Q1. What is LTV?

a. Loan-to-vehicle ratio

b. Loan-to-value ratio

Q2. Who is a co-signer?

a. Someone who signs a loan to transfer it to the other person

b. Someone who signs a loan and takes on the repayment liability

Q3. Home loan repayment tax benefits are on?

a. Principal

b. Interest

c. Principal and Interest

Q4. A default is when...

a. A borrower repays less than what is due

b. A borrower repays in full

c. A borrower does not repay the loan

Q5. Who is a guarantor?

a. One who ensures that a borrower repays his loan

b. One who repays the loan

c. One who pays the borrower to pay the lender

Q6. What is a top-up loan?

a. Additional loan provided to repay an existing loan

b. Additional loan provided on an existing loan

Flip page to see answers

BEGINNER

1. a. The amount of money you borrow
2. c. One who repays the loan
3. b. An asset you pledge to a lender to get a loan
4. a. Equated monthly instalment
5. b. A loan with collateral
6. a. Post dated cheque

INTERMEDIATE

1. a. It determines how much of the repayment goes to principal and interest
2. a. When two people are named in the home loan
3. (d) All the above
4. b. A number that indicates the borrower's capacity to repay the loan
5. a. Loan without collateral
6. b. Annual Percentage Rate

EXPERT

1. b. Loan to value ratio
2. b. Someone who signs a loan and takes on the repayment liability
3. c. Principal and Interest
4. c. A borrower does not repay the loan
5. a. He ensures that a borrower repays his loan
6. b. Additional loan provided on an existing loan

LEISURE

STRAIGHT FROM THE HEART
PG 73

FREE OF SHAME
PG 74

IN SEARCH OF LOST MEANING
PG 76

Q&A WITH NITHYA MENEN
PG 78

ENTERTAINMENT

THE AMERICAN WAY

Kumail Nanjiani cements his reputation as part of the new vanguard of South Asian American actors with his starring role in the series *Welcome to Chippendales*

The actor's latest show is significant given Chippendales' place in American pop culture

Photograph by ERIN SIMKIN/HULU

Much before films like *The Full Monty* [1997] and *Magic Mike* [2012] delighted female audiences, there was their inspiration, Chippendales, a Los Angeles-based night club whose main attraction was male strippers who flaunted both their bodies and dance moves. The club, which would go on to become a popular franchise and then a dance company that continues to tour to date, was started by Bombay-born Indian American Somen 'Steve' Banerjee. Pakistani American comic, writer and actor Kumail Nanjiani was surprised that he hadn't heard of this "immigrant success story". He connected with it on many levels: there was Banerjee's quest to find acceptance in a new world, much like Nanjiani when he came from Pakistan to study in Iowa at the age of 18. Then there was the desire to achieve the 'American dream'.

Now, with Nanjiani in the lead role, Hulu series ***Welcome to Chippendales,*** based on the rise and fall of the shy man who was a Hugh Hefner-worshipping teetotaller, will premiere on Disney+Hotstar soon. "Towards the end of the show, he says certain things that I feel I could assert," says Nanjiani. "Hopefully, where we differ is in our control of anger and emotional maturity." That's because Banerjee became a parable for how greed can be a man's undoing. In 1994, he pleaded guilty to hiring a killer to murder Nick De Noia, a show producer at Chippendales, and for plotting to knock off a few of the club's dancers. He would die of suicide in 1994, just before he was to face a verdict for these crimes.

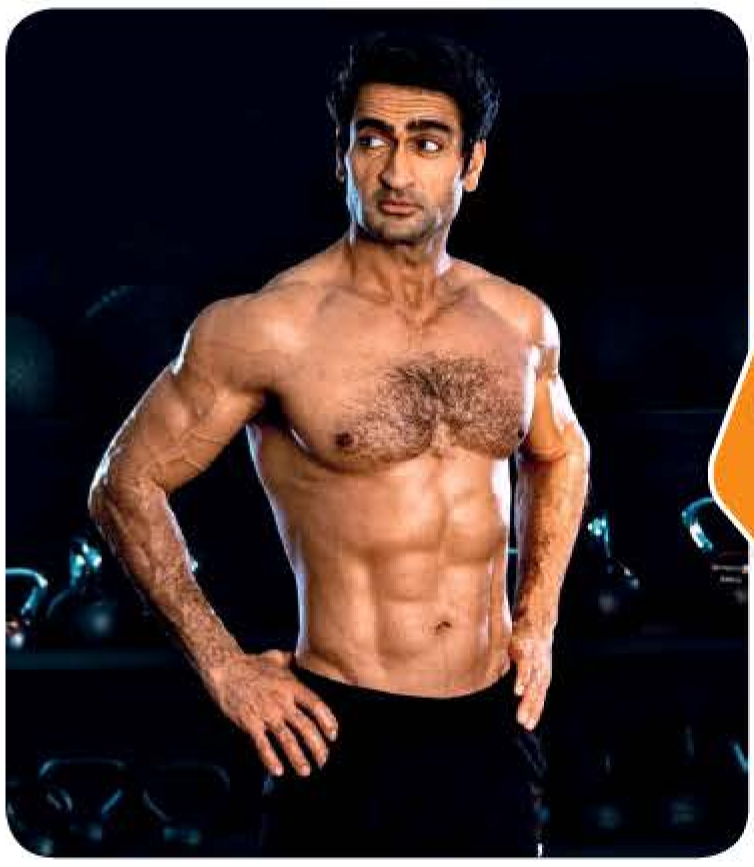
Audiences, especially in the Indian subcontinent, will appreciate how Nanjiani nails the speech of a fresh-off-the-boat desi guy. The actor based the accent on "a very famous Indian director", whose name he refused to divulge. A little bit of Hindi also makes its way into the show, especially in scenes that feature Banerjee and his mother who lived in Bombay.

What the show does particularly well is tap into the insecurities of an immigrant. Somen changed his name to Steve and dressed in suits and expensive watches so as not to be undermined as a businessman. "It is a very obvious way of trying to fit into a world where he is surrounded by white men," says Nanjiani. "He is a king of a world that wouldn't actually welcome him unless he was the king."

The eight-episode series with a brown desi lead is proof of how streaming platforms have become cheerleaders of diversity in American entertainment. With shows like *Never Have I Ever* (2020—) and *Ms. Marvel* (2022), they are breaking stereotypes to tell insightful stories about the South Asian community. "Now you can tell stories not just from diverse points of view, but anything with even a narrow appeal can be made," says Nanjiani, adding that Chippendales has a wider appeal given its place in American pop culture.

Welcome to Chippendales **is more evidence of OTT platforms as cheerleaders of diversity in American entertainment**

NICOLE RIVELLI



FLYING HIGH
(top) Kumail Nanjiani in a still from *The Big Sick* (2017); Nanjiani as Kingo in *Eternals* (2021)

Nanjiani joins the likes of Mindy Kaling and Aziz Ansari, who have established a firm foothold in the US entertainment industry. Apart from being a series regular in the popular sitcom *Silicon Valley* (2014-2019), he made inroads into Hollywood with ***The Big Sick*** (2017), a rom-com he starred in and co-wrote with his wife Emily V. Gordon, and which is inspired by their own love story. The duo would go on to be nominated for an original screenplay Oscar. For many, though, he's best known as Kingo from the Marvel film *Eternals* (2021), for which the actor slogged it out in the gym to develop the six-pack abs of a Bollywood star. Asked whether he would want to do a Hindi film someday, he names S.S. Rajamouli as a preferred collaborator.

Currently, however, work in the US is keeping Nanjiani busy. But he admits that having more options doesn't always translate into good work. "Still, really great projects like this one [*Welcome to Chippendales*] are fairly rare," he says. "There is a lot that people want to make that I don't connect with or [things] are made for the wrong reasons, which will always be a losing proposition. The challenge has been to figure out what I really want to do and not do something that will just help my career. I'd rather make my own mistakes than be a victim to someone else's."

So far, Nanjiani appears to be making all the right moves. ■

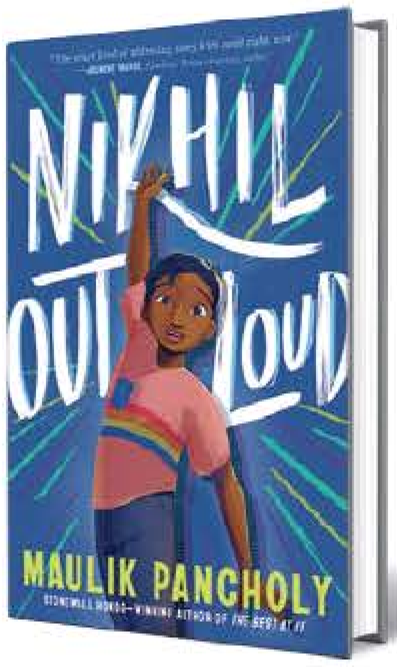
Suhani Singh

BOOKS

STRAIGHT FROM THE HEART

In *Nikhil Out Loud,* there are glimpses of the struggles author Maulik Pancholy had to face as a gay Indian American

LUKE FONTANA



NIKHIL OUT LOUD
by Maulik Pancholy
HARPERCOLLINS
₹**455** (Kindle);
314 pages

Maulik Pancholy is no stranger to the spotlight. He has acted in Broadway plays and played Jonathan on the popular show *30 Rock* (2006-2013). What made him nervous, however, was visiting a middle school in Ohio during a 2019 book tour for his debut novel, *The Best at It.*

"There were, like, 700 kids in the audience and I told them the book is about a 12-year-old Indian American boy who realises that he might be gay," he recounts. "I was nervous because I hadn't been to a middle school in so long... But they started clapping, which was remarkable." They exchanged stories about their struggles. "As part of my presentation, I showed them a picture of me and my husband."

Later, he learnt that a few parents were angry that an openly gay author had come to speak to their kids. "They tried to shut down school assemblies...The kids messaged me on social media, asking how do we make this better. So, I kept thinking, where are the voices of the kids in this? And who is listening to them? That's where *Nikhil Out Loud* (2022) came from." In the book, Nikhil, 13, is 'comfortably out' to his mother, but has to navigate new relationships when they shift from Los Angeles to Ohio.

When **MAULIK PANCHOLY** first started auditioning for roles in LA, he had to tackle many offensive questions

The stories are fictional, but the experiences are not. "*The Best at It* is so semi-autobiographical—the things that I struggled with in middle school, figuring out who I was, not sure if it was okay to be myself."

During his childhood, Pancholy's family—his parents emigrated from Gujarat—visited India often. "When I was a kid, I never saw Indian characters on TV, billboards or in magazines. And in India, I saw billboards with Bollywood stars. Not that I looked like one," he laughs, "but I could see myself."

Pancholy developed an interest in acting early on. But when he first started auditioning in the late 1990s, he had to tackle offensive questions. "Like, do you have a turban? Can you do an accent?" he says, adding that roles were often for a specific type of Indian American who was the butt of all jokes. But things started changing in the early 2000s, around the time he left Yale School of Drama. "I was more confident pushing for change, too." Soon, he bagged a role in *30 Rock*. "It was like being in a masterclass in screen work and comedy work with Tina [Fey] and Alec [Baldwin]."

Through his work on the President's Advisory Commission on Asian Americans and Pacific Islanders under Barack Obama, Pancholy understood the power of storytelling for kids and how important it's for them to see their story in the media. "I realised that that story of being Indian American, being gay, that intersectionality, didn't really exist." He adds that he hopes to write more books. ■

Anu Prabhakar

BEYOND CONVENTION
(Clockwise from left) the poster of *Dr. Arora* (2022–); a still from *Mirzapur* (2018–); the poster of *Shubh Mangal Saavdhan* (2017)

CREATED BY IMTIAZ ALI
SonyLIV Originals
डॉ. अरोड़ा
(गुप्त रोग विशेषज्ञ)

ENTERTAINMENT

Free of Shame

Recent shows and films based on sexual dysfunction are defying taboos around Indian masculinity

Over the past year, writer-director Imtiaz Ali has backed two projects that talk about sexual dysfunction. In July, he co-wrote and produced *Dr. Arora* (2022—), a series about a middle-aged sexologist who takes to the profession after the shame of his own impotence tears apart his life. This month, Ali's ***Thai Massage*** (2022), a social dramedy based on a 70-year-old man's struggles with erectile dysfunction, was released in theatres. Neither of these is by accident or coincidence. Instead, they are telling of Hindi cinema's push towards upending conventional notions of Indian masculinity and male sexual health.

It wouldn't be entirely inaccurate to say that this reckoning has been a long time coming for the Hindi film industry. For Kumud Mishra, who essayed the titular Dr Arora in the show, the challenge in doing the role lay more in shedding his own inhibitions. To play a sexologist on screen and make it look believable meant that Mishra would first need to "understand the fear of social judgement that anyone who publicly talks about their sex life is bound to face". On its part, the show doesn't shy away from tackling the whole gamut of male sexuality, right from impotence, sex addiction and masturbation to erectile dysfunction. Similarly, ***Thai Massage***, with Gajraj Rao in the lead, underlines the societal pressure that prevents men suffering from erectile dysfunction from getting the help they need.

In a way, the origin of this revolution was perhaps Shoojit Sircar's 2012 film, *Vicky Donor*. Sexual dysfunction was at the centre of this coming-of-age narrative, but, more importantly, the film's comedic handling of a taboo topic sufficiently warmed up Indian audiences' appetite for a more direct confrontation with matters related to sexual health. Five years later, R.S. Prasanna's ***Shubh Mangal Saavdhan*** (2017), a Hindi remake of his 2013 Tamil film ***Kalyana Samayal Saadham***, brought hushed conversations around erectile dysfunction into public view.

When writer Hitesh Kewalya was approached for the project, he knew he could do something memorable with the material. For one, Kewalya didn't wish to use the words 'erectile dysfunction' in the film. Second, he wanted to frame it as a romantic comedy, which "would be easily ap-

It was the 2012 film Vicky Donor that first tapped the Indian audiences' appetite for comedic handling of a taboo topic

proachable for family audiences". Even producer Himanshu Sharma saw the film as an opportunity to build a franchise of movies. "The audience's response to *Shubh Mangal Saavdhan* reinforced my belief that it was possible for it to become a great franchise that could talk about taboo topics," says Sharma.

Today, sexual dysfunction can be seen as a distinct thread powering a range of shows and films such as Amazon Prime's *Mirzapur* (2018—), or the Sonakshi Sinha-starrer *Khandaani Shafakhana* (2019). It's indicative of not only a return to realistic, social issue-driven storytelling that most Hindi filmmakers find themselves leaning towards, but also of a society that is learning to separate shame from sex. ■

Poulomi Das

INTERVIEW

"We're done with remakes"

Writer, director and producer **Neeraj Pandey** talks about his crime drama *Khakee: The Bihar Chapter*, and other upcoming projects

Q. What about IPS officer Amit Lodha's book *Bihar Diaries* caught your attention?

I met Amit in 2017, much before he had written the book. What intrigued me was that he graduated from IIT Delhi, took the civil services exam and became an IPS officer in the Bihar cadre. Just that journey, for me, was fascinating. And then, the more stories he shared from his days in service, the more I was convinced that he should write a book. To assure him that I am still interested in adapting his story for the screen, I told him to consider that his book's rights were sold from Day 0.

Initially, I thought we'd make a film, but we later decided that a series was a better medium because it's a big story. So now, we have seven episodes in this season and it eventually becomes part of a larger franchise where every season is set in a different city or state.

Q. It's been a while since you've directed a feature.

I just got caught up with digital storytelling and other commitments. I am directing a film that goes on the floors towards the end of this month. I spent a lot of time writing this script. It's not *Chanakya*, which is on hold right now, but this film also stars Ajay [Devgn].

Q. Friday Filmworks, your production company, co-produced the Hindi remake of the Tamil film *Vikram Vedha* (2022) and *Operation Romeo* (2022), a remake of the Malayalam film *Ishq* (2019). Before the pandemic, remakes of South Indian films were both fashionable and profitable. Is their time over?

Pretty much. We still have the rights to a few films from around the world, but somewhere around 2020, we took a conscious call to stop buying remake rights. The world has become smaller and people are used to consuming content in its original language. Of course, there will be exceptions where a remake does well. But otherwise, I think we are done.

Q. You write, direct and produce. Is there one job you prefer more?

There is no part of my job that I don't enjoy. Writing, of course, is more individualistic and fulfilling because I write alone. Both direction and production, though, require a lot of collaboration, which isn't my strongest suit. I feel lucky to be able to switch between these jobs. When I am tired of one, I can do something else, feel rejuvenated and come back to it. ■

with Karishma Upadhyay

"The world has become smaller and people are used to consuming content in its original language"

MANDAR DEODHAR

IN SEARCH OF LOST MEANING

Janice Pariat *weaves a story of four people whose paths, though they never cross, are powered by a strong quest*

RAJWANT RAWAT

Whether in search of the holy grail, a dragon's hoard, or the source of the Nile, the quest remains a genre irresistible to readers. In *Everything the Light Touches* (2022), Janice Pariat crafts a classic narrative with four characters—all in search of something—nested like Russian dolls, two fictional and two historical.

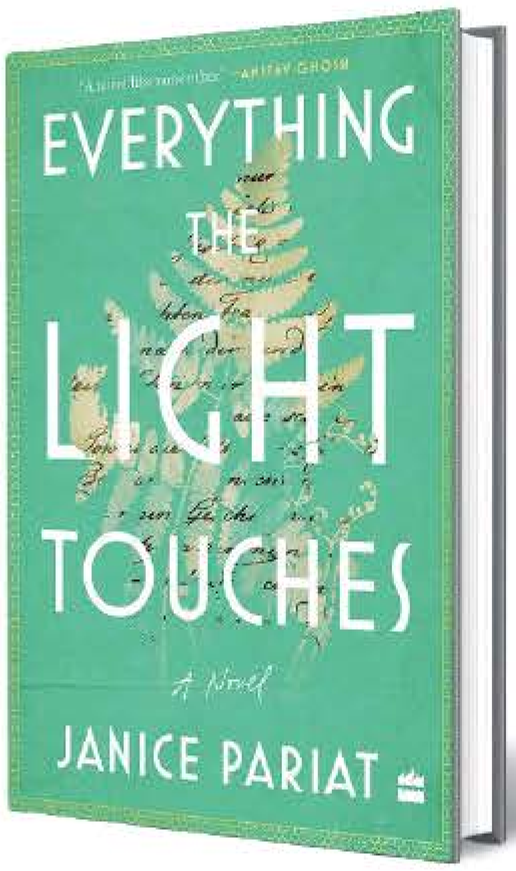
The recently unemployed Shai opens the story, flying out of Delhi to see her parents in Shillong. She soon leaves them for the remote village where her old nanny is nearing death. And there she stops, searching for something.

A century earlier, Evie, sailing on the "fishing fleet" that ships superfluous Englishwomen to the colonies in search of husbands, has also escaped her family, though not their proxies. She attaches herself to new friends who may bring her closer to what she is looking for—not a husband, but a mysterious something that may be real or imagined. Evie is a student of Goethean science, a vision of study in which the natural world is examined and understood in a connected, holistic way rather than in the Linnean tradition of separation and classification. Goethe and Linnaeus are the other protagonists in Pariat's novel.

Goethe travels to Rome in search of a unifying principle in botany, and his observations of plants are among the best delights of the novel, conjuring up a time in which close study was a kind of play. "All is leaf," he declares. He is a man in a man's world, flush with opportunities. Though his privileges exert their own pressures on him, Goethe still aims to discover the first tree, the tree that contains all trees, regardless of whether it is real or a metaphor.

Linnaeus, as Pariat writes him, is as much a poet as a scientist. Can we ever think of him as a plodder when his codes and treatises gave us the rich language in which we still describe our world? He seems more focused in his search than the other explorers of this novel, but perhaps that is an effect of time and fame, and perhaps he was as full of uncertainties when he started out.

Evie, hampered as she is by her era and its expectations of women, does reach the people who hold the secret she is looking for. Shia lands in the hills of Meghalaya with scarce ideas about life there, stumbling over the outdoor privies, buckets of water instead of taps, and a feeble mobile signal that allows her only fleeting contact with her old world. She lingers week after week, puzzling her hosts and dismaying her mother, till, like Evie, she discerns the connection between exploration, exploitation and expropriation. In Evie's time, colonialists assessed forests and hills as resources for timber, rare orchids and unpaid labour. Shia learns that roads and healthcare will come to her nanny's village only in exchange for uranium mining rights, and that the visitors dazzled by the hills are almost always calculating how their beauties can be monetised.



EVERYTHING THE LIGHT TOUCHES: A NOVEL
by Janice Pariat
FOURTH ESTATE
₹799, 512 pages

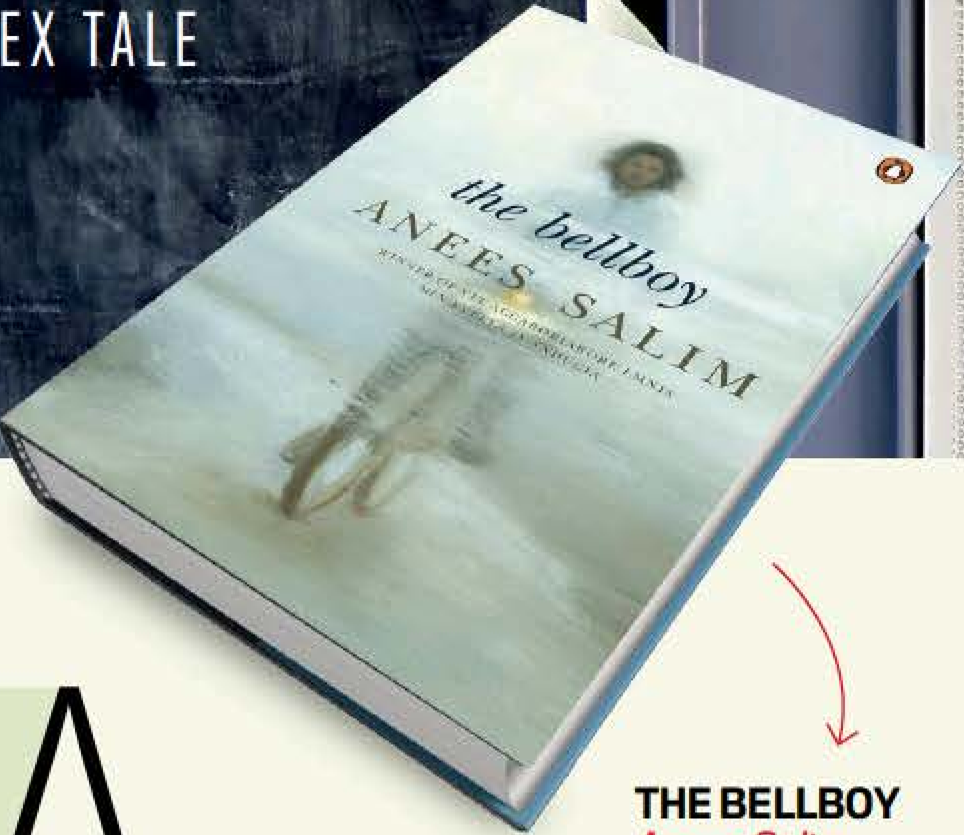
Pariat weaves her four richly imagined worlds into a unified tale. For every reader who has been struck speechless by a forest, she gives us the words. ■

Latha Anantharaman

KEEPING IT RAW

ANEES SALIM'S AIM ISN'T TO MAKE GRAND STATEMENTS, BUT TO SIMPLY TELL AN UNFILTERED, POIGNANT, COMPLEX TALE

RATHEESH SUNDARAM



THE BELLBOY
Anees Salim
PENGUIN RANDOM HOUSE
₹599;
232 pages

At one point in Anees Salim's deeply moving new novel, *The Bellboy* (2022), the protagonist, Latif, a young island boy working at a lodge on the mainland, thinks about a newspaper headline he had read earlier: 'Saffron Sweeps Nation'. Latif, with his very limited English, can't be sure of what it means, and thus he rearranges the words in his head. Is it "Nation Saffron Sweeps"? Or is it "Nation Sweeps Saffron"? Much later, the words reappear at a crucial moment, and he still does not know their import.

In the hands of many authors, this episode might end up being employed as a tool to underline the plight of a poor Indian Muslim: in danger of being distrusted, made a scapegoat, disproportionately punished. But the fine storyteller that Salim is, so good at immersing us in his characters' worlds, he is incapable of being pedantic. The beauty of the final, shattering passages of *The Bellboy* is that while the novel may be read as a tale about the vulnerability of minorities, stranded on a sinking island, it doesn't have to be read that way; it retains its power as a story about a specific person.

Those familiar with Salim's work know about this quality. For this reviewer, his last novel, *The Odd Book of Baby Names* (2021), seemed less effective than his best work because it moved between a dozen characters. With *The Bellboy*, Salim returns to the form that made books like *Vanity Bagh* (2013) and *The Blind Lady's Descendants* (2014) so brilliant and empathetic. He gives us an unforgettable protagonist, making us care for Latif even as we see his little missteps and foibles—and the qualities that make him as human as any of us. Even when Latif is a victim—whether of circumstance or bigotry—he is so many other things. He is a boy who, in one marvellous, tragic-comic passage, finds himself in a supposedly blasphemous situation, reading surahs for a just-deceased uncle while being well aware that he is still wearing a condom under his trousers. It's a hilarious moment, and yet, it doesn't take away from the solemnity of the occasion.

Anees Salim makes us care for Latif, the protagonist, even as we see his little missteps and foibles

In keeping us rooted to Latif's consciousness, Salim shows us the many shades of a life. When people commit suicide in their rooms in Paradise Lodge, Latif watches as the hotel manager steals their valuables. We follow his triumphs, along with his fear that trouble will come for him at a moment of glory; his attempt to be a saviour when a boat carrying a group of convent girls stalls; his sadness about his father's drowning; his concern for his mother and sisters, and for the island that has been declared doomed by ecologists.

Salim steers clear of idealisation. *The Bellboy* is a portrait so truthful and perceptive that it makes thinking of a person in such limiting terms as "good" or "bad", "happy" or "unhappy", entirely futile. This makes Salim's work more capacious than many novels with grander canvases can be, and *The Bellboy* is a worthy addition to his oeuvre. ■

Jai Arjun Singh

SISTERS UNITED

After *Breathe: Into the Shadows* (2020–), actress **Nithya Menen** is back with SonyLIV's *Wonder Women*, where she plays one of many expectant mothers

Q. Testosterone-filled film sets are routine. What was it like to be on an estrogen-filled one like *Wonder Women*?
I loved it. Once upon a time, you'd have the heroine and her hairdresser. Now, you have more women on set. To have mature women...is such a different energy. I truly believe that women are more capable of being together as friends than men. We have a camaraderie and intimacy that men lack. I have never felt a sense of jealousy from women I have worked with.

Q. How does your film highlight sisterhood as a theme?
It is about a bunch of pregnant women connecting and picking each other up. There's nothing forceful or in-your-face, it is very natural. Female-centric films are also guilty of typecasting women. I am happy that we are breaking away from this.

Q. The film had an innovative marketing campaign with you announcing on social media that you are pregnant. Were you apprehensive?
I was apprehensive and nervous. I had just been dealing with a rumour that I was going to be married. I was worried that people would say, 'this is why she is getting married'. But I am glad I was a good sport.

Q. You and your co-star Parvathy are known for breaking the conventions of how an actress should be. How did you go about it?
By not caring about what people say. To stay authentic was so important that I never straightened my hair at a time when curly hair was not in trend. I feel South Indian actresses are so real, you don't have to be plastic or doll-like. I faced a lot of opposition in terms of character-shaming because I refused to conform. Now, it's time to be individualistic.

Q. Have you seen things change with the proliferation of OTT platforms?
There was a time when you were restricted, especially when you crossed a certain age. You'd be put in a box. With streaming, it has opened up. Now you can do a lot of different things. I am lucky that I am here at this time.

with Suhani Singh

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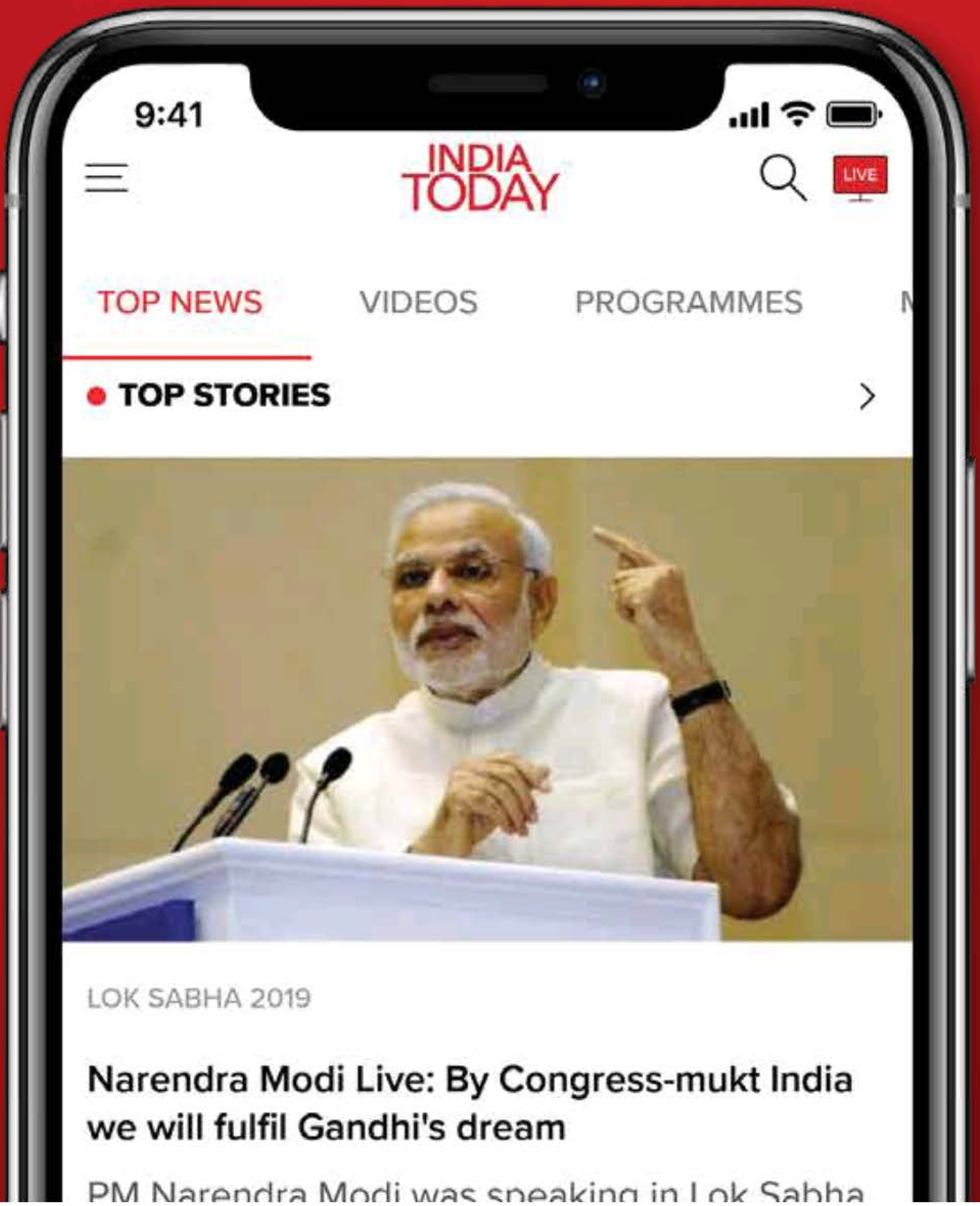

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